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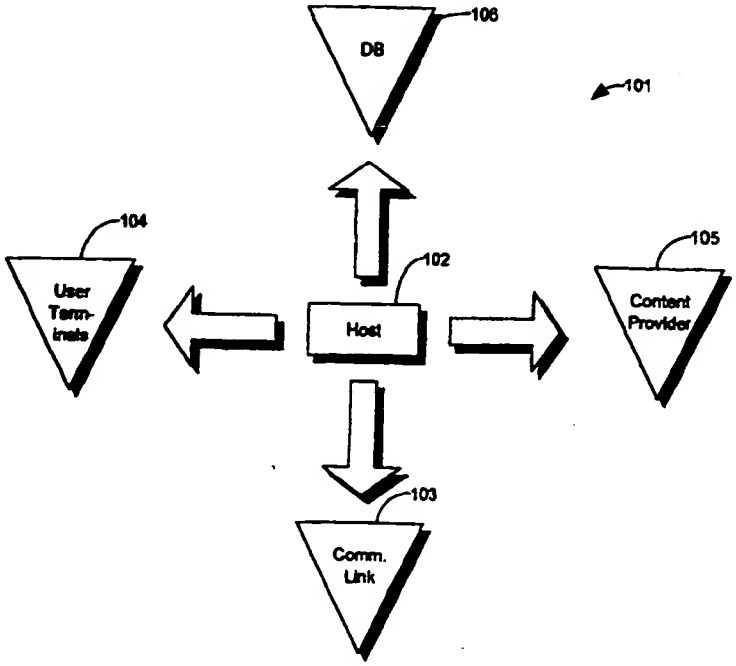
(54) Title: INTEGRATED FINANCIAL INVESTMENT SERVICES INFORMATION SYSTEM

(57) Abstract

A financial services information processing system (101) for use between a broker end user (104) and a content provider (105) on an interactive communication network (124) is provided. Data is communicated between the user (104) and the content provider (105) via the interactive communication network (124). The data includes an electronic application form (216) generated from financial instrument application data such as a mutual fund. Subsequently, the graphical user interface elements including the electronic application form (216) are displayed. Client application data is received as input by the user. This client application data is sent to the content provider (105). A notification is received from the content provider (105) when further information or correction is needed based on a comparison of the client application data to financial instrument application reference data. In addition, a financial services information system (101) which implements the method in a user apparatus alone and in a system having a content provider (105) and a host (102) is provided.



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INTEGRATED FINANCIAL INVESTMENT SERVICES INFORMATION SYSTEM

Field Of The Invention

The present invention relates generally to financial services and, more particularly, to a broad-based financial services information system for integrating investment information and transactions, news, continuing education information and services, office systems, an electronic mail system having world-wide transmission capabilities, and other related financial services.

Background of the Invention

Financial industry institutions, particularly brokerage houses, historically have used automated systems to process transactions in investment vehicles such as stocks, bonds, equities, and options. Other securities such as mutual funds and annuities, however, generally have not been automated and continue to be processed using traditional paper and mail systems. The automated systems, however, are fragmented, being separately supported and separately accessible to brokers or other users. Thus, brokers must have access to a variety of systems and even then, the available automated systems do not include all investment vehicles.

Institutions such as brokerage houses commonly have access to electronic, interoffice mail systems (e-mail systems) for communication between brokers. More recently, many brokers have gained access to public data networks, such as the Internet, providing electronic communication between brokers and outside entities. Generally, however, interoffice e-mail systems and the Internet are separate and apart from any automated investment systems to which the brokers have access. Thus, brokers must exit any investment system applications to access the interoffice e-mail system or the Internet. Because the interoffice e-mail systems are not integrated with automated financial tools, automatic electronic notifications, reminders, confirmations, and the like responding to transactions or requests by the brokers through the available automated financial systems, are not provided through the interoffice e-mail systems or the Internet.

Office systems are also usually available in brokerage houses, having tools such as, for example, word processors, spreadsheet packages, electronic address books and calculators. Again, however, the office systems generally are separate and apart from any available automated investment systems. Even with windows-based applications, the separate systems prevent efficiency and productivity that could be gained through integration.

In addition to automated investment systems, e-mail systems, the Internet, and office systems, persons working for financial institutions, such as brokers and financial planners, need many other reference materials and information in order to effectively perform their jobs. For example, continuing education is often mandated by state law. Information concerning seminars and other approved education courses is generally disseminated to such institutions using traditional postal services and word of mouth. Brokers and financial planners also need access to newspapers and certain periodicals to keep apprised of business and financial news as well as other news that may impact financial markets or that may be important to clients. In addition, brokers and financial planners are increasingly providing other financial services. Some of these other financial services may include: money market accounts, savings accounts, credit card accounts, mortgage accounts, and trusts. Finally, many insurance brokers are also offering investment services including stocks and bonds, mutual funds, and annuities to their clients. No system currently exists, however, that integrates insurance products with other investment vehicles.

While brokers currently have many automated systems for conducting different business transactions and communications, the systems are fragmented and exist separately and independently of each other. Brokers need access to a wide range of information and transaction capabilities in order to effectively provide services to their clients. A system is needed wherein all of the components needed by brokers to effectively conduct their business are integrated into a single computer-assisted financial services information system.

Summary of the Invention

The present invention solves these problems by providing a system and method integrating many different components of financial services such as transaction services, general information, and trading prices for stocks, options, bonds, mutual funds and annuities, newspapers and periodicals, insurance information and processing capabilities, other financial services such as money markets, credit card accounts, savings accounts, mortgages and trusts, continuing education information and services, registration and licensing, other financial planning services, reference materials, tax and legal services, and other related services. In the present invention, these components are provided by various content providers having products and/or expertise about the particular component. In addition, the present invention provides world-wide electronic mail communication and other office packages including a word processor, an appointment calendar, an address book, a to do list, a calculator, a client data list, and a spreadsheet, all

integrated with and accessible from the other information and transaction processing available to brokers on the system.

In accordance with one embodiment of the invention, a broker information processing method for use between a broker end user and a content provider on an interactive communication network is provided. Data is communicated between the broker end user and the content provider via the interactive communication network. The data includes an electronic application form generated from financial instrument application data such as a mutual fund. Subsequently, the graphical user interface elements including the electronic application form are displayed. Client application data is received as input by the broker end user on the electronic application form. This client application data is sent to the content provider. A notification is received from the content provider when further information or correction is needed based on a comparison of the client application data to financial instrument application reference data. As a result, the client application data is checked prior to submission to the content provider.

Another embodiment is a broker information system which implements the method in a end user apparatus which interacts with content provider through a host operatively coupled to the interactive communication network.

These and various other features as well as advantages which characterize the present invention will be apparent upon reading of the following detailed description and review of the associated drawings.

Brief Description of the Drawings

FIG. 1 is a block diagram of a computer-assisted financial services information system according to one embodiment of the present invention.

FIG. 2 is a block diagram of a personal computer system.

FIG. 3 is a more detailed block diagram of the computer-assisted financial services information system of FIG. 1 showing components of the system attached to a host via individual communication networks.

FIG. 4 (including Figs. 4-1 through 4-2) is a flow chart representing a main entry screen and a main menu of a menu-driven financial services information system in accordance with one embodiment of the present invention.

FIG. 5 is a flow chart representing a menu structure of the news section of the financial services information system of FIG. 4.

FIG. 6 is a flow chart representing a menu structure of the electronic office system of the financial services information system of FIG. 4.

FIG. 7 is a flow chart representing a menu structure of the securities section of the financial services information system of FIG. 4.

FIG. 8 is a flow chart representing a menu structure of the mutual funds section of the financial services information system of FIG. 4.

FIG. 9 (including Figs. 9-1 through 9-2) is a flow chart representing a menu structure of the annuities section of the financial services information system of FIG. 4.

FIG. 10 is a flow chart representing a menu structure of the insurance section of the financial services information system of FIG. 4.

FIG. 11 is a flow chart representing a menu structure of the other financial services information section of the financial services information system of FIG. 4.

FIG. 12 is a flow chart representing a menu structure of the education section of the financial services information system of FIG. 4.

FIG. 13 is a flow chart representing a menu structure of the reference section of the financial services information system of FIG. 4.

FIG. 14 is a flow chart representing a menu structure of the dynamic advertising section of the financial services information system of FIG. 4.

FIG. 15 is a diagram representing a video screen display of the main entry screen represented in FIG. 4.

FIG. 16 is a diagram representing a video screen display of the main menu screen represented in FIG. 4.

FIG. 17 is a diagram representing a video screen display of the office system menu represented in FIG. 6.

FIG. 18 (including Figs. 18-1 through 18-2) is a diagram representing a video screen display of the electronic mail system of FIGS. 4 and 6.

FIG. 19 is a diagram representing a video screen display of the calendar of FIG. 6 and showing an exemplary calendar entry.

FIGS. 20 and 21 are diagrams representing video screen displays of detailed information about the exemplary calendar entry on the calendar shown in FIG. 19.

FIG. 22 is a diagram representing a video screen display of the address book of FIG. 6 and showing exemplary addresses.

FIG. 23 is a diagram representing a video screen display of detailed information pertinent to one of the exemplary addresses shown in FIG. 22, and certain options with regard to the one exemplary address.

FIG. 24 is a diagram representing a video screen display of the to do list option of FIG. 6 and showing exemplary action items.

FIG. 25 is a diagram representing a video screen display of the word processor option of FIG. 6.

FIG. 26 is a diagram representing a possible video screen display of the spreadsheet option of FIG. 6.

FIG. 27 is a diagram representing a possible video screen display of the calculator option of FIG. 6.

FIG. 28 (including Figs. 28-1 through 28-2) is a diagram representing a video screen display of the customer information list option of FIG. 6.

FIG. 29 is a diagram representing a video screen display of the news section menu represented in FIG. 5.

FIGS. 30 through 32 are diagrams representing video screen displays of the securities section menus represented in FIG. 7.

FIGS. 33 through 40 (Fig. 39 including Figs. 39-1 through 39-3) are diagrams representing video screen displays of the mutual funds section menus represented in FIG. 8.

FIGS. 41 through 49 (Fig. 47 including Figs. 47-1 through 47-3; Fig. 49 including Figs. 49-1 through 49-6) are diagrams representing video screen displays of the annuities section menus represented in FIG. 9.

FIGS. 50 through 52 are diagrams representing video screen displays of the insurance section menus represented in FIG. 10.

FIG. 53 is a diagram representing a video screen display of the other financial services section menu represented in FIG. 11.

FIGS. 54 and 55 (Fig. 55 including Figs. 55-1 through 55-2) are diagrams representing video screen displays of the education section menus represented in FIG. 12.

FIG. 56 is a diagram representing a video screen display of the reference section menu represented by FIG. 13.

FIG. 57 is a flowchart of a preferred embodiment transaction process for a financial instrument used in the interactive computer and communications network shown in FIG. 3.

FIG. 58 is a flowchart of a preferred embodiment information supplying method for financial services used in the interactive computer and communications network shown in FIG. 3.

FIG. 59 is a flowchart of a preferred embodiment electronic mail and continuing education services method for financial services used in the interactive computer and communications network shown in FIG. 3.

FIG. 60 is a flowchart of a preferred embodiment electronic office method for financial services used in the interactive computer and communications network shown in FIG. 3.

FIG. 61 is a diagram representing a video screen display of a help system to provide instructional information for annuities applications.

FIG. 62 (including Figs. 62-1 through 62-2) is a diagram representing a video screen display of a help system providing specific instructional information in response to a selected subject area.

FIG. 63 is a diagram representing a video screen display of a selected mutual fund prospectus.

Detailed Description

Referring to the several figures in which like elements are identically numbered throughout, preferred embodiments of the present invention will now be described.

Shown in FIG. 1, is a general diagram of the components of a preferred embodiment menu-driven financial services information system **101**. The central components of a preferred embodiment of the financial services information system **101** include a host **102** having at least one database **106**, and being operatively connected to at least one content provider **105**, a world-wide communication link **103**, and at least one broker end user terminal **104**.

The preferred embodiments of the present invention are preferably practiced with the user terminal **104** being a personal computer, or work station, such as the IBM®, PS/2® or Apple® Macintosh® computer. A representative hardware environment is depicted in FIG. 2, which illustrates a typical hardware configuration of a work station in accordance with the preferred embodiments, having a central processing unit **107**, such as a microprocessor, and a number of other units interconnected via a system bus **108**. The work station shown in FIG. 2 includes a Random Access Memory (RAM) **109**, Read Only Memory (ROM) **110**, and I/O adapter **111** for connecting peripheral devices such as disk storage units **112** to the bus **108**, a user interface adapter **113** for connecting a keyboard **116**, a mouse **117**, a speaker **114**, a microphone **115**, and/or other user interface devices such as a touch screen (not shown) to the bus **108**, communication adapter **118** for connecting the work station to a communication network link **124** and a display adapter **119** for connecting the bus **108** to the display device **120**. It will be apparent to those in the art that the mouse **117** may be a typical mouse as known in the industry, a track ball, light pen, or the like. The work station typically has resident thereon an operating system such as the IBM OS/2® operating system, the Apple System 7® operating system, or the Microsoft® Windows operating system. Those skilled in the art will appreciate that the present invention may also be implemented on platforms and operating systems other than those mentioned.

A block diagram of the main components of the host **102** and the communication lines to the host **102** is shown in FIG. 3. The host **102** has a central

processing unit **128**, connected to a memory **130**, a communications interface **132**, a user interface **133**, an internet interface **134**, an I/O control **136** and data storage devices **131**, including tape storage **127** and disk storage **129**. The user interface **133** is operatively connected to the user terminals **104** through **104'** via the communication network links **124** through **124'**. The communications interface **132** is operatively connected to content providers **105** through **105''** via communication network links **125** through **125''** respectively. The internet interface **134** is operatively connected to a public communication network **103** via a communication network link **126**. In a preferred embodiment, the public communication network **103** is the Internet. The public communication network **103** will be referred to hereinafter as the Internet, it being understood that any public or private data communication network providing world-wide transmission capabilities could be utilized in accordance with the present invention. The communication links **124** through **124'**, **125** through **125''** and **126**, the communications adapter **118** of the user terminal **104**, and the communications interface **132**, the user interface **133** and the internet interface **134** of the host **102** together define an interactive communication network, whereby the host **102** communicates with the content providers **105** through **105''**, other content providers **135** and the user terminals **104** through **104'**. It will be apparent to those in the art that the interactive communication network is a combination of networks linked through gateways, switches, routers and other types of communication linkages.

The I/O control **136** of the host 102 consists of standard networking that controls the input and output flow of data between databases **106** through **106''** and the central processing unit **128**. The databases **106** through **106''** may include storage of data downloaded from content providers **105** through **105''**, such as, for example, reference materials, investment vehicle application data to generate application forms, application reference data, instructional data related to investment vehicle application data, broker licensing data, information about particular products, information about professional designations, continuing education information and registration data, and other similar types of data. The disk storage **129** may include, for example, data related to electronic mail or office systems such as word processor files, or the like. The tape storage **127** may include, for example, back-ups of the system and archived data. Detailed descriptions of the components of the host **102** will not be included herein, it being understood from the descriptions provided herein that those skilled in the art would be able to configure appropriate networks and computing devices to accomplish the principles of this invention as further described.

The financial services information system **101** is designed using an open platform computing architecture. This design allows the general services offered to various institutions to be customized and expanded or contracted for particular brokerage firms or other institutions. In addition, the open platform allows additional content providers to be added to the system **101**, along with any products or services offered by such content providers. As electronic systems of companies and institutions become increasingly automated and accessible through communication networks, the financial services information system **101** will be able to integrate the services provided by such companies and institutions into the existing financial services information system **101**. Thus, the services provided by such companies and institutions will become readily available to end users.

Users (generally referred to hereinafter as brokers) including brokers, financial planners, insurance brokers, individual investors, and the like will preferably each access the host **102** through the user terminals **104** through **104'**. The terminals **104** through **104'** and their associated communication links **124** through **124'** respectively, will be hereinafter referred to singularly as terminal **104** and communication link **124**, it being understood that in a preferred embodiment of the present invention, multiple terminals and communication links will be utilized to access the host **102**. The terminal has a terminal screen **121** through which the display device **120** (shown in FIG. **2**) projects display screen images viewable by a broker. Preferably, the display device **120** can project graphical, as well as textual images.

The communication network link **124** linking the terminal **104** and the host **102** is configured for bi-directional communication. In one embodiment the communication network link **124** is a public switched telephone network provided by an independent communication service provider. Such providers may include MICA, Sprint, AT&T, and other providers offering similar communication networking capabilities. Alternatively, brokers can access the host **102** by having a dedicated communication line between the terminal **104** and the host **102**. In this alternative configuration, a network router would channel communications of multiple terminals through the dedicated communication line to the host **102**. In yet another embodiment, the communication network link **124** could be a private data network such as, for example, Prodigy®, Compuserve®, or American Online® type of network. The communication network link **124** could also be a public data network such as, for example, Internet or integrated services digital network (ISDN) type of network. Finally, the communication network link **124** may be established by wireless communication using ARDIS®, cellular digital packet data (CDPD), or OMNITRAC® type of service. It will be apparent to those in the art, that multiple

groups of terminals, such as for example, groups of terminals belonging to different brokerage firms, may be connected to the host **102**, with each group of terminals requiring its own communication network, such as one of the types just described with reference to the communication network link **124**.

The communication network links **125** through **125''** can be configured to connect the content providers **105** through **105''**, respectively, to the host **102** in any of the same network configurations just described with reference to the communication network link **124**. That is, content providers **105** through **105''** can communicate with the host **102** using public or private data networks, public switched telephone networks (PSTNs), wireless communication service, or dedicated communication lines. Depending upon the specific business arrangement, the communication network links **125** through **125''** can be configured for unidirectional or bi-directional data transmission between the corresponding content providers **105** through **105"** and the host **102**.

In a preferred embodiment, the host **102** is also connected to the Internet via communication network link **126** for accessing content providers and other individuals and entities, shown generally by reference number **135**, not otherwise configured for communication to the host **102**. For example, the link to the Internet provides brokers with the ability to electronically transmit messages to clients or potential clients without exiting the financial services information system **101** and separately accessing the Internet or other data network. In another example, brokers can transmit electronic mail messages directly to content providers **105** through **105''** requesting additional information or asking questions regarding the particular content provider's products.

FIGS. **4** through **14** show a preferred embodiment of the menu-driven financial services information system in flowchart format. FIG. **4** represents a main entry screen **142** and a main menu **144** of the financial services information system **101**. The main entry screen **142** is a typical logon screen with security protection. In a preferred embodiment, the screen requires at least one password from the broker. The main entry screen **142** can be customized for individual licensed entities to provide multiple security layers. FIG. **15** shows an example of one main entry display screen which may appear on the terminal screen **121**.

FIG. **4** also shows the menu structure of the main menu **144** of the financial services information system **101**. The main menu **144** provides access major components of the financial services information system **101**, including a news section **146**, an office system **156**, an electronic mail system **158**, an options section **173**, a securities section **174**, a mutual funds section **192**, an annuities section **220**, an insurance section **280**, an other financial services section **310**, an education

section **322**, a reference section **336**, a financial planning section **340**, a community center section **346**, and a member services section **350**. In addition, the main menu **144** also provides a selectable dynamic advertising section **352**, which may be changed periodically and which offers content providers **105** visibility and accessibility to brokers via the main menu **144**. FIG. **16** shows an example of one display screen for the main menu **144**. The main menu screen shown in FIG. **16** has command buttons corresponding to each option. Any authorized broker can access any option by activating the command button corresponding to the desired option, using either the keyboard **116** or the mouse **117** of the broker's terminal **104**.

FIG. **5** shows the menu structure of the news section **146**. Several news providers **148** through **148''** are accessible to the brokers through the terminals **104**. Each news provider is connected to the host **102** as a content provider, such as content provider **105** via the communication network link **125**, as shown in FIG. **3**. Some news providers may be accessible through the Internet **103**, rather than an alternative communication network such as network link **125**. By way of example, the news provider **148** shows access to a news story **149**. It will be apparent that each news provider may provide access to multiple news stories. Preferably, the news stories from different news providers will be formatted similarly and will provide similar options once a particular news story is accessed. For example, a news story display screen may show the text of the news story and any accompanying graphics in addition to the options of searching, accessing an internet home page of the particular news provider, accessing related stories or cites, viewing a list of contents for the particular news provider, and, if accessed through the Internet **103**, accessing an Internet home page of the particular news provider.

FIG. **29** shows an example of one display screen for the news section **146** which may appear on the broker's terminal screen **121**. In FIG. **29**, four exemplary primary news providers are displayed with their news provider logos and with a news highlight directly beneath the news provider logo. These exemplary primary news providers include CNN Interactive, CNNfn, USA Today, and The New York Times. In addition, other news provider names are shown in a scrollable block. The exemplary other news provider names include Barron's, The Wall Street Journal, Investors Daily, Financial Times, Dow Jones, Reuters, Business Wire, and PR Newswire. The news provider logos and the other listed news provider names define command buttons which can be activated by the broker to access desired news stories by the corresponding news provider. Brokers can access the listed news providers by using the mouse **117** or the keyboard **116** of the broker's terminal **104** to activate the command button corresponding to the desired news provider logo or news provider name.

FIG. 6 shows the menu structure of the electronic office system 156 which provides electronic office system packages integrated with the financial services available on the financial services information system 101. The electronic office system 156 provides electronic office items including a calendar 160, an electronic address book 162, a to do list 164, a word processor 166, a spreadsheet 168, a calculator 170, and a customer information list 172. In addition, the electronic office system 156 also provides access to the electronic mail system 158.

FIG. 18 shows an example of one display for the electronic mail system 158 screen which may appear on the terminal screen 121. The electronic mail system 158 provides standard features of such systems, including, but not limited to, an in box, an out box, a discard box, and other capabilities including reading mail, sending mail, forwarding mail, saving mail and replying to received mail. An electronic mail message can be created, edited and transmitted by a broker through the broker's terminal 104 using the keyboard 116 and/or the mouse 117 to manipulate data on the terminal screen 121. The electronic mail message is then transmitted to the user interface 133 via the communication network link 124. The host 102 then directs the electronic mail message to the appropriate destination. For example, if the electronic mail message is addressed to another broker connected to the host 102, then the host can store the electronic mail message on the appropriate disk 129 of the data storage devices 131. Depending upon the specific default settings in the electronic mail system 158 for the broker receiving the mail message, a notification on the receiving broker's terminal screen 121 may be displayed indicating that the broker has received a mail message, which can be viewed on the terminal screen 121 by activating the appropriate command button using the keyboard 116 and/or the mouse 117 of the broker's terminal 104. The central processing unit 128 then accesses the appropriate disk 129 of the storage devices 131 to retrieve the electronic mail message and transmits that message to the broker's terminal 104 via the user interface 133 and the communication network link 124.

In an alternative embodiment, the electronic mail system 158 may be configured to store electronic mail messages in storage devices local to the brokers' terminals 104 through 104'. In this embodiment, the host 102 stores the electronic mail messages in the RAM 109 or other storage device 112 connected to the broker's terminal 104. The other storage device 112 in this embodiment could be part of a local area network to which the broker's terminal is attached.

Brokers can also transmit electronic mail messages to other individuals and entities not authorized to access the financial services information system 101. The host 102 is connected to a public communication network, such as the Internet 103, shown in FIG. 3, having world-wide electronic communication capabilities. The

broker simply creates and transmits an electronic mail message using the electronic mail system **158**, and the host **102** will use the communication network link **126** to transmit the mail message to the available world-wide public communication network, such as the Internet **103**, which in turn transmits the mail message to the designated destination. Thus, the broker never needs to exit the financial services information system **101** for communicating to clients and others using electronic mail. Finally, the electronic mail system **158** of the present invention provides a critical link for integrating the financial services information system **101**. In a preferred embodiment, the financial service sections provide automatic access to the electronic mail system **158** for transmitting electronic mail messages to content providers **105** through **105''**. When the electronic mail system is directly accessed through one of the financial services sections of the system **101**, the appropriate electronic mail address is automatically generated in the electronic mail message for the broker. This feature saves time and therefore increases productivity of the brokers.

FIG. **19** shows an example of one display screen for the calendar **160**. The screen shows an exemplary calendar entry "contact Mr. Jones" on the January 4, 1996 calendar day. FIGS. **20** and **21** show examples of screen displays providing more detailed information regarding the exemplary calendar entry as shown in FIG. **19**. FIG. **20** shows data such as the calendar entry, the day, a description of the activity, the time of the activity, the duration of the activity, key words for the activity, a project area for the project to which the activity is related, a recurring prompt and an alarm prompt. In addition, a scrollable list of calendar days is also displayed with the calendar entries prominently displayed and overlapping the screen display as shown in FIG. **21**. The calendar data may be stored in one of the databases, such as database **106**, or alternatively, on one of the disks **129**, and accessed by the central processing unit **128**. The data is transmitted through the user interface **133** via the communication network link **124** for display on the terminal screen **121** for the broker to view and update. The calendar **160** also allows brokers to set appointments and have a follow-up notification prompt in order to track customers and automatically document any contact with the customer.

FIG. **22** shows an example of one display screen for the address book **162** of the office system **156**. The display screen has exemplary address entries showing names, phone numbers and other information. FIG. **23** shows an example of one screen display with more detailed information pertinent to one of the exemplary address entries displayed in FIG. **22**. For example, FIG. **23** displays information for a Mr. Tom Jones, including salutation, company and title, phone and facsimile numbers, work and home addresses, other related information, and custom fields.

The address data may be stored in one of the databases, such as database **106**, or alternatively, on one of the disks **129**, and accessed by the central processing unit **128**. The central processing unit **128** transmits the data to the appropriate terminal **104** through the user interface **133** via the communication network link **124**. The display screens shown in FIGS. **22** and **23**, are displayed on the terminal screen **121** of the terminal **104** for the broker to view and update.

FIG. **24** shows an example of one display screen for the to do list **164** of the electronic office system **156**. The screen display shows an exemplary list of activity entries having a date, a summary, a description, a priority and a check-off box corresponding to each activity entry. FIGS. **20** and **21** show more detailed information with regard to one of the exemplary activity entries of the screen display shown in FIG. **24**. The to do list **164** accesses data corresponding to the calendar **160** for displaying detailed information related to the activity entries in the to do list **164**, such as the information shown in FIGS. **20** and **21**. In a preferred embodiment, the display screens accessed from the to do list display screen shown in FIG. **24** are the same screens shown in FIGS. **20** and **21**, that are accessed from the calendar display screen shown in FIG. **19**. The to do list is dynamically linked to the calendar **160** so that data entry will only have to be performed once with regard to a particular activity. For example, if the broker enters data in the calendar **160** to contact Mr. Tom Jones on January 4, 1996, that information will automatically be displayed in the to do list **164** when the broker views the to do list display screen shown in FIG. **24**.

FIG. **25** shows an example of one display screen for the word processor **166** of the electronic office system **156**. The word processor **166** will provide standard features related to document creation. In a preferred embodiment, the word processor software is stored in the memory **130** and accessed by the central processing unit **128**. A broker will have the option of storing files in the storage devices **131** of the host **102** or in storing files to hard disks (RAM) **109** or floppy disks **112** associated with the broker's terminal **104**. The word processor **166** will be dynamically linked to the electronic address book **162**, allowing automatic document creation such as letters, facsimile transmission sheets, and envelopes for names stored by the electronic address book **162**.

FIG. **26** shows an example of one display screen for the spreadsheet **168** of the electronic office system **156**. In a preferred embodiment, the spreadsheet software is stored in the memory **130** of the host **102** which is accessed by the central processing unit **128**. The spreadsheet **168** provides standard spreadsheet capabilities integrated with the electronic office system **156**. The brokers may store

spreadsheet files in the storage devices **131** of the host **102** or in the hard disks (RAM) **109** or floppy disks **112** associated with the broker's terminal **104**.

FIG. **27** shows an example of one display screen for the calculator **170** of the electronic office system **156**. In a preferred embodiment, the calculator software is stored in the memory **130** and accessed by the central processing unit **128** of the host **102**. Multiple types of calculators are provided in the calculator **170**. The calculator include one type referred to in the financial services industry as the Rule of 72 calculator. These calculators provide a way of calculating the amount of money to invest at predefined time periods to grow to a particular amount in the future, while taking into account certain assumptions in the calculations related to the interest rate, the amount of base money used, taxes, and other related parameters. Another types of calculator is an RPN calculator, a present value calculator, and others.

FIG. **28-1** shows an example of one display screen for the customer information list **172** of the electronic office system **156**. The customer information list **172** displays the financial data about individual clients. The display screen shown in FIG. **28** has an exemplary customer entry showing customer name and account data for customer John Doe. This data is retrieved by the host **102** from, e.g., content provider **105**, which maintains the customer's financial accounts. For example, if a bank and a brokerage firm are commonly owned, the brokers would use the customer information list of the financial services information system **101** to access the customer's account information maintained on the bank's systems. In one embodiment of the present invention, the bank interacts with the host **102** as a content provider, such as, for example, content provider **105**. When the broker accesses the customer information list screen through a search function, as shown in FIG. **28-1**, and as a result requests information about a particular customer, the host **102** retrieves the requested data from the bank, or content provider **105**. The host **102** then transmits the data to the broker's terminal **104** for display on the terminal screen **121**. Some of the ways that this searching function may be implemented include a search by account type (e.g., search checking with sub-types of: advantage checking, benefit checking, checking other, collegiate checking, interest checking, personal checking, or small business checking). Similarly, other types of accounts and sub-types may be searched related to savings, money market, time deposits, or individual retirement accounts.

The open platform of the financial services information system **101** allows the host **102** to be operatively connected to a financial institution such as a bank for providing other financial services through the customer information list **172**. For example, host **102** may be operatively connected to a bank, as for example, content provider **105**, that allows brokers to open new accounts for customers by entering

the appropriate input data required by a customer information list display screen, such as the one shown in FIG. **28-2**. The host **102** transmits the input data for the new account to the bank, or content provider **105**. Although the financial services information system **101** will not typically be permitted to directly update the content provider's system in the preferred embodiment, appropriate means such as, for example, batch file updates with error checking functions, will be used on the content provider's system to update the content provider's system with the new customer information. Also, the broker may be permitted to apply for loans, deposit and transfer funds, and access other banking services. The extent of interaction between the brokers and the bank, or content provider **105**, systems will be defined by the particular bank, or content provider **105**. The open platform architecture of the financial services information system **101** can accommodate any number of banking services offered by a content provider.

Finally, the customer account data on the content provider's system is dynamically updated for the appropriate individual account when transactions occur in other portions of the financial services information system **101** that affect the individual's account data. For example, if a customer purchases **200** shares of a security through the financial services information system **101** and the broker requests the money to procure the shares be withdrawn from one of the customer's accounts, then the host **102** transmits this request to the bank, or content provider **105**. Preferably, control is then passed to the bank's system to perform the necessary security checks and error-proofing procedures before the transaction is completed. Once the money is withdrawn from the customer's account and the content provider's system has updated the customer's accounts, the broker can then view the updated customer accounts by simply accessing the customer information list **172**.

In an alternative preferred embodiment, several functions provided in the electronic office system **156** can be performed on a local system or hardware. For example, software for the word processor **166**, the spreadsheet and the calculator could reside on a localized memory, such as, for example the ROM **116** of the terminal **104** or other memory associated with a local area network to which the terminal **104** is attached. In addition, the data files generated in the electronic office system **156** could also reside in localized memory, such as, for example the RAM **109** or the disks **112** of the terminal **104** or on other memory associated with a local area network to which the terminal **104** is attached. This preferred embodiment saves processing time and networking costs associated with the present invention.

FIG. **7** shows the menu structure of the securities section **174** of the financial services information system **101**. The securities section **174** provides access to a

stock market ticker **176**, a securities searching service **178**, a securities transaction service **180**, current trend information **182**, and the news section **146**. FIG. **30** shows an example of one display screen which may appear on the terminal screen **121** as the main menu display screen for the securities section **174**. FIG. **30** shows command buttons corresponding to the stock market ticker **176**, the securities searching service **178**, the securities transaction service **180**, the current trend information **182**, and the news section **146**. The command buttons can be activated by using the keyboard **116** or the mouse **117** of the terminal **104**. Under each command button, a short explanation of the particular option associated with the command button is provided.

FIG. **31** shows an example of one display screen for the stock market ticker **176** which may appear on the terminal screen **121**. The stock market ticker display screen shows current stock prices. In a preferred embodiment, the host **102** retrieves current stock market prices from a content provider, for example content provider **105**, at predefined periodic intervals, such as every fifteen (15) minutes while the stock market is open. The stock prices are stored by the host **102** in the storage devices **131**, or alternatively, in one of the databases **106** through **106"**. When a broker accesses the stock market ticker display screen, shown in FIG. **31**, by activating the command button corresponding to stock market ticker **176**, the host **102** transmits the most recently stored data representing the stock market prices to the terminal **104** for display on the stock market ticker display screen on the terminal screen **121**. If desired, brokers can have the stock market ticker **176** customized to reflect real-time stock prices. However, this requires the host **102** to poll the content provider **105** for current stock prices every time the command button corresponding to the stock market ticket **176** is activated.

The stock market ticker **176** also provides brokers with the ability to access current stock prices and other financial information about specific companies. The stock market ticker **176** provides brokers with the ability to look up a company's market symbol and to use the market symbol to search for financial data related to the company. When a broker accesses the stock market ticker **176** and then enters a market symbol using the keyboard **116** or the mouse **117** of the terminal **104**, the host **102** retrieves specific financial data about the individual company, by accessing a content provider, such as content provider **105**, through the communication network link **125**. Preferably, the content provider **105** would be a Value Line type of provider, having extensive financial data about individual companies. The host **102** transmits the retrieved financial data to the terminal **104**, which is then shown on the stock market ticker screen, displayed on the terminal screen **121**.

FIG. 32 shows an example of one display screen for the securities searching service 178, which may appear on the terminal screen 121. The display screen provides searching capabilities for information related to companies and products. The securities searching service 178 allows brokers to perform a search using a company name 184, a product name 186, a product type 188 or a key word 190. After the broker inputs the desired search field using the keyboard 116 or the mouse 117, the host 102 accesses the appropriate content provider, such as content provider 105 through the communication network link 125. Preferably, the content provider 105 is a provider having extensive financial data about publicly held companies, such as, for example, a Value Line type of provider. A search for the desired information is performed by the content provider 105. If a match to data input for the particular search field is found, the found data is transmitted to the host 102 through the communication network link 125. If no match to the data input for the particular search field is found, however, then the host 102 may access the Internet 103 through the communication network link 126 to allow searching to continue via the Internet 103. If information is located, it is transmitted to the host 102 through the Internet 103 and the communication network link 126. The host 102 transmits the received information to the terminal 104 for displaying on the terminal screen 121. The displayed information preferably includes general information such as name, headquarters, officers, date founded, operations, occupied space, number of employees, market symbol, market rank, and some financial data. If no information related to the desired company or product is found, an appropriate message is displayed to the broker on the terminal screen 121 of the terminal 104. Preferably, once the data is displayed on the terminal screen 121, the broker has the option to directly contact the content provider 105, who supplied the displayed information, by using the electronic mail system 158. In this preferred embodiment, the electronic mail system 158 is directly accessible through the display screen, and the electronic mail address of the appropriate content provider 105 is automatically generated in the electronic mail message for the broker.

The securities transaction service 180, which is accessible through the display screen shown in FIG. 30, provides electronic applications for purchasing securities through the financial services information system 101. The securities transaction service 180 also provides an electronic suitability application and information related generally and specifically to securities. The central processing unit 128 of the host 102 retrieves securities application data related to the desired security from one of the databases, such as database 106, and generates an electronic securities application form which is transmitted to the terminal 104 through the communication network link 124 and displayed on the terminal screen 121. The

broker may request instructional information about how to complete the securities application form. In response to the broker's request, the central processing unit **128** of the host **102** retrieves instructional data stored on one of the databases, such as database **106**, and transmits the instructional information through the communication link **124** to the terminal **104** for display on the terminal screen **121**. The instructional information may include a sample filled-in application form.

After the broker completes the electronic securities application form using the keyboard **116** or the mouse **117** to input securities application data, the application data input is checked for accuracy and completeness before being transmitted to the content provider, such as content provider **105**. Preferably, content provider **105** processes securities transactions such as buying and selling securities and the like. The central processing unit **128** of the host **102**, compares the application data input to securities application reference data stored in the database **106**. If the application data input needs correction, or if the securities application form needs additional data input, the central processing unit **128** generates appropriate notification messages and the host **102** transmits the notification messages to the terminal **104** for display on the terminal screen **121**. Alternatively, the securities application data input may be transmitted to the content provider **105** such that the content provider **105** does all of the necessary comparisons to the application reference data and then transmits appropriate notifications to the broker.

Once the securities application form is complete and no corrections are necessary, the host **102** transmits the application data input to the securities content provider **105** through the communication network link **125** or through the Internet **103**, depending upon the particular arrangement with the securities content provider **105**. Once the application is approved, the content provider **105** transmits a confirmation notification to the host **102** and the host **102** sends the notification to the terminal screen **121** of the broker's terminal **104**. If a problem is encountered, then the content provider **105** transmits an appropriate notification to the host **102** and the host **102** sends the notification to the terminal screen **121** of the broker's terminal **104**. Alternatively, any of the data, including the application data, the application reference data and the instructional data may not be stored by the host **102**, but may remain with the content provider **105**. Thus, the host **102** would have to query the content provider **105** each time such data was requested by a broker.

The current trend information **182**, which is accessible through the display screen shown in FIG. **30**, provides information from newsletter type services. A content provider, such as content provider **105**, may download information to the host **102** for storage in one of the databases, such as database **106**. When the broker

activates the command button corresponding to current trend information **182** on the display screen, shown in FIG. **30**, the central processing unit **128** retrieves information from database **106** and provides the retrieved data to the terminal **104** for displaying on the terminal screen **121**. Alternatively, the content provider **105** may not download its information to the host **102** for storage. Rather, when the broker accesses the current trend information **182** by activating the corresponding command button on the display screen shown in FIG. **30**, the host **102** retrieves the desired data directly from the appropriate content provider **105**, and transmits the data to the broker's terminal **104** for display, without storing a file copy of the retrieved data. Finally, the system may be set up to allow some content providers to download information to the host **102**, and some content providers to be directly accessed by the host **102** when the current trend information **182** is accessed.

The securities section **174** also provides brokers with direct access to the news section **146**. As shown in the display screen of FIG. **30**, the news section **146** has a corresponding command button that a broker can activate using the keyboard **116** or the mouse **117**. When a broker activates the news section command button, the system branches directly to the news section **146**. the news section display screen, such as the one shown in FIG. **29**, is then displayed on the terminal screen **121** of the broker's terminal **104**.

FIG. **8** shows the menu structure of the mutual funds section **192** of the financial services information system **101**. The mutual funds section **192** provides access to a mutual funds ticker **194**, a mutual funds searching service **196**, a mutual funds transaction service **206**, the current trend information **182**, and the news section **146**. FIG. **33** shows an example of one display screen for the main menu of the mutual funds section **192**, which may appear on the terminal screen **121**. FIG. **33** shows command buttons corresponding to the mutual funds ticker **194**, the mutual funds searching service **196**, the mutual fund transaction service **206**, the current trend information **182** and the news section **146**. The command buttons can be activated by using the keyboard **116** or the mouse **117** of the terminal **104**. Under each command button, a short explanation of the particular option associated with the command button is provided.

FIG. **34** shows an example of one display screen for the mutual funds ticker **194** which may appear on the terminal screen **121**. The mutual funds ticker display screen shown in FIG. **34** shows current mutual funds prices. In a preferred embodiment, the host **102** retrieves current mutual fund prices from a content provider, for example, content provider **105**, at predefined periodic intervals, such as every fifteen (15) minutes while the financial markets are open. The mutual fund prices are stored by the host **102** in the storage devices **131**, or alternatively, in one

of the databases **106** through **106**". When a broker accesses the mutual fund ticker display screen, shown in FIG. **34**, by activating the command button corresponding to the mutual fund ticker **194** shown in FIG. **33**, the host **102** transmits the most recently stored data representing the mutual fund prices to the terminal **104** for display on the mutual fund ticker screen on the terminal screen **121**. If desired, brokers can have the mutual fund ticker **194** customized to reflect real-time mutual fund prices. However, this requires the host **102** to poll the content provider **105** for current mutual fund prices every time the command button corresponding to the mutual fund ticker **194** is activated.

FIG. **35** shows an example of one display screen for the mutual fund searching service **196**, which may appear on the terminal screen **121**. The display screen provides the same type of searching service described with reference to the securities searching service **178**. However, the content provider accessed by the host **102** in response to a mutual fund search will preferably be a provider having extensive data about mutual funds, such as, for example, a Morning Star type of provider.

The mutual funds section **192** also provides brokers with direct access to the news section **146** and to the current trend information **182**, both previously described herein. To access the news section **146** or the current trend information **182**, the broker simply activates the command button corresponding to the desired option, using the keyboard **116** or the mouse **117** of the broker's terminal **104**.

The mutual fund transaction service **206**, which is accessible through the display screen shown in FIG. **33**, provides electronic applications for purchasing mutual funds through the financial services information system **101**. The mutual fund transaction service **206** also provides an electronic suitability application and information related generally and specifically to mutual funds. FIG. **36** shows an example of one display screen which may appear on the terminal screen **121** when the broker has activated the command button corresponding to the mutual fund transaction service **206** from the main menu display screen of the mutual fund section **192** shown in FIG. **33**. The display screen shown in FIG. **36** prompts the broker regarding whether a suitability application has been completed. If a suitability application has not been completed, the broker activates the "NO" prompt of the display screen shown in FIG. **36**. If the "NO" prompt is activated by the broker, then a suitability application is electronically displayed on the terminal screen **121** to be completed and submitted by the broker. Typically, each brokerage firm uses its own suitability application, which is approved by the National Association of Security Dealers (NASD). The financial services information system **101** can be customized to allow each financial institution, such as a brokerage firm,

to use its own application. If a suitability application has previously been completed, the broker activates the "YES" prompt of the display screen shown in FIG. 36. If the "YES" prompt is activated, then a display screen for a mutual fund product center **210** is displayed.

The mutual fund product center **210** is customized for each financial institution accessing the system **101**. The mutual fund product center **210** provides financial data and transaction capabilities for the specific mutual funds offered by the particular financial institution accessing the system **101**. Typically, the brokers do not have transaction capabilities for mutual funds not offered by the brokers' firm. In a preferred embodiment, the mutual fund content providers, such as content provider **105**, download information pertinent to their mutual funds to the host **102**. The data is stored in one of the databases, such as database **106**. Preferably, the mutual fund providers all download substantially the same type of information regarding their mutual funds.

In an alternative preferred embodiment, the mutual fund content provider **105** may not download any information to the host **102** for permanent storage or may only download some information to the host **102** for permanent storage. Instead, the host **102** may have to access the content provider **105** through the communication network link **125** each time a broker activates command buttons on the display screens of the financial services information system **101** corresponding to the content provider's mutual funds. In this embodiment, the content provider **105** downloads the pertinent mutual fund data each time a broker requests such data. The host **102** then does any necessary formatting or calculating and transmits the data directly to the terminal **104** for display on the terminal screen **121**. The downloaded data, however, is not stored in the storage devices **131**.

Within the product center **210**, brokers may inquire generally about financial information related to particular mutual funds by selecting a ratings option **211**, a pension option **212**, a taxation option **213** and an investment goals option **114**. Additionally, mutual fund groups **215** through **215'**, are accessible by the broker through the mutual fund product center **210**. In a preferred embodiment, the financial services information system **101** can be customized for each brokerage firm or other financial institution accessing the system **101**, such that the mutual fund groups **215** through **215'** are accessible only by those brokers associated with brokerage firms or other financial institutions qualified to offer the mutual fund groups **215** through **215'** to clients. Each of the selected mutual fund groups provides access to information about particular mutual funds **218** through **218'** within the mutual fund group **215** through **215'**. Finally, an electronic mutual fund

application form **216** is also accessible from each of the mutual fund groups **215** through **215'**.

FIG. **37** shows an example of one display screen for the mutual fund product center **210** which may appear on the terminal screen **121**. The display screen for the mutual fund product center **210** as shown in FIG. **37** provides command buttons corresponding to the ratings option **211**, the pension option **212**, the taxation option **213**, and the investment goals option **214**. In addition, an area is provided in the display screen shown in FIG. **37** that allows the broker to scroll through a list of the available mutual fund groups **215** through **215'** and select the desired mutual fund group **215** through **215'** by using the keyboard **116** and/or the mouse **117** to highlight and activate the desired mutual fund group **215** through **215'**.

Once the desired mutual fund group, such as mutual fund group **215**, is activated by the broker the host **102** retrieves the appropriate data from the database **106** and transmits the data to the terminal **104** for display on the terminal screen **121**. The mutual fund group data displayed on the terminal screen **121** will include general information regarding the selected mutual fund group and its investment strategy. In addition, each specific fund offered within the mutual fund group will have a corresponding command button displayed, which the broker can activate to view more detailed information about the selected specific fund. FIG. **38** is an example of one display screen for the Franklin Income Fund mutual fund group and its associated specific funds, which is representative of the type of data display that may appear on a broker's terminal **104**.

Preferably, each mutual fund content provider, such as content provider **105**, will download enough information about its mutual funds to give the broker accessing the information everything needed to advise clients and conduct transactions. However, if the broker needs additional information or would like to have questions answered, the broker will have the option to directly contact the mutual fund content provider **105** by using the electronic mail system **158** which automatically links to the Internet **103**. In a preferred embodiment, the electronic mail system **158** is directly accessible through the display screen, and the electronic mail address for the content provider **105** is automatically generated in the electronic mail message for the broker.

After the broker selects a mutual fund, the broker can access the electronic application form **216** for the mutual fund. The financial services information system **101** can be customized to allow each mutual fund to have its own application form. In a preferred embodiment, the mutual fund content provider **105** downloads mutual fund application data, application reference data, and application instructional data to the host **102**, which is stored in one of the databases, such as database **106**. When

the broker requests the particular mutual fund application form by activating the command button corresponding to the application form **216** on the terminal screen **121**, the central processing unit **128** of the host **102** retrieves the application data from the database **106** and transmits the formatted mutual fund application data through the communication link **124** to the terminal **104** for display on the terminal screen **121**.

FIG. **39** is one example of a display screen for a mutual fund application form which is representative of a type of application form display screen which may appear on the terminal screen **121**. The broker may request instructional information about how to complete the mutual fund application form. The host **102** retrieves the instructional data stored on the database **106**, and transmits the instructional information to the terminal **104** for display on the terminal screen **121**. The instructional data may include a sample filled-in mutual fund application form. The broker uses the keyboard **116** and the mouse **117** to input application data to the mutual fund application form **216** displayed on the terminal screen **121**. In addition, while filing out the application, the user may choose to view the mutual fund prospectus like the one shown in FIG. **63** which is selectively displayed on terminal screen **121**. The prospectus may alternatively be printed by the user on a printer, sent by electronic mail to the user for later review, or stored locally for later review.

After the broker completes the mutual fund application form, the application data input is checked for accuracy and completeness before being transmitted to the mutual fund content provider, such as content provider **105**. When the broker submits the mutual fund application data input, the central processing unit **128** of the host **102**, compares the application data input to the mutual fund application reference data stored in the database **106**. If the mutual fund application data input needs correction, or if the mutual fund application form **216** needs additional data input, the central processing unit **128** generates appropriate notification messages and the host **102** transmits the notification messages to the terminal **104** for display on the terminal screen **121**. Alternatively, the mutual fund application data input may be transmitted to the content provider **105** such that the content provider **105** does all of the necessary comparisons to the application reference data and then transmits appropriate notifications to the broker.

After the application form **216** is complete and no corrections are necessary, the host **102** transmits mutual fund application data input to the mutual fund content provider **105** through the communication network link **125** or through the Internet **103**, depending upon the particular arrangement with the mutual fund content provider **105**. While the application data input is being transmitted and processed a processing display screen **217**, such as the example display screen shown in FIG. **40**.

is displayed on the broker's terminal screen **121**. After the application data input is processed, the mutual fund content provider **105** transmits an electronic mail message to the broker, with information regarding the application, such as, for example, whether the application was approved, the account number, and any other pertinent data. Preferably, a confirmation notice will appear on the broker's terminal screen **121** on the processing display screen **217**, shown in FIG. **40**.

FIG. **9** shows the menu structure of the annuities section **220** of the financial services information system **101**. The annuity section **220** provides access to an annuities searching service **222**, and annuities transaction service **232**, the current trend information **182**, and the news section **146**. FIG. **41** shows an example of one display screen for the main menu of the annuities section **220** which may appear on the terminal screen **121**. FIG. **41** shows command buttons corresponding to the annuities searching service **222**, the annuities transaction service **232**, the current trend information **182**, and the news section **146**. The command buttons can be activated by using the keyboard **116** or the mouse **117** of the terminal **104**. Under each command button, a short explanation of the particular option associated with the command button is provided.

FIG. **42** shows an example of one display screen for the annuities searching service **222**, which may appear on the terminal screen **121**. The display screen provides the same type of searching service described with reference to the securities searching service **178**. However, the content provider, such as content provider **105**, that is accessed by the host **102** in response to an annuities search request, will preferably be a provider having extensive data about annuities, such as, for example, a Standard & Poor's or Moody's type of provider.

The annuities section **220** also provides brokers with direct access to the news section **146** and to the current trend information **182**, both previously described herein. The annuities transaction service **232**, which is accessible through the display screen shown in FIG. **41**, provides electronic applications for purchasing annuities through the financial services information system **101**. The annuities transaction service **232** also provides an electronic suitability application and information related generally and specifically to annuities. FIG. **43** shows an example of one display screen which may appear on the terminal screen **121** when the broker has activated the command button corresponding to the annuities transaction service **232** from the main menu display screen of the annuities section **220** shown in FIG. **41**. The display screen as shown in FIG. **43**, prompts the broker regarding whether a suitability application has been completed. This screen operates in substantially the same manner as the display screen shown in FIG. **36** in the mutual funds section **192**.

If the broker activates the "NO" prompt, then a suitability application is electronically displayed on the terminal screen **121**. An example of a display screen for one suitability application which may appear on the terminal screen **121** is shown in FIG. **49**. The suitability application shown in FIG. **49** prompts the broker for a client's answers to questions regarding risk tolerance, investment objectives, and time horizon. Once the broker has input data representing the client's answers to the questions in the suitability application, the broker activates an investor's summary command button, shown near the bottom of the suitability application of FIG. **49**, and the central processing unit **128** of the host **102** uses the suitability application data input to calculate an investment information summary for the particular client. Once the investment information is calculated, the host **102** transmits the data to the terminal **104** to display on the display screen of FIG. **49** shown on the terminal screen **121**. It will be appreciated that this processing can also be performed locally by the broker's terminal **104** or by a local network to which the broker's terminal is attached. The broker also has the option to request information about products most suitable for the particular client, based upon the suitability application.

If the broker activated the "YES" prompt on the display screen as shown in FIG. **36**, or if the broker has requested information about suitable products after completing the suitability application, then a display screen for an annuities product center **236** is displayed. The annuities product center **236** is customized for each financial institution accessing the system **101**. The annuities product center **236** provides financial data and transaction capabilities for the specific annuities offered by the particular financial institution. The annuities content providers, such as content provider **105**, download information about their respective annuities to the host **102**. The data is stored in one of the databases, such as database **106**. Preferably, each annuities content provider downloads substantially the same type of information regarding its annuities as other annuities content providers.

In an alternative preferred embodiment, the annuities content provider **105** may not download any information to the host **102** for permanent storage or may only download some information to the host **102** for permanent storage. Instead, the host **102** may have to access the content provider **105** through the communication network link **125** each time a broker activates command buttons on the display screens of the financial services information system **101** corresponding to the content provider's annuities. In this embodiment, the content provider **105** downloads the pertinent annuity data each time a broker requests such data. The host **102** then does any necessary formatting or calculating and transmits the data directly to the terminal **104** for display on the terminal screen **121**. The downloaded data, however, is not stored in the storage devices **131**.

Within the annuities product center **236**, brokers may inquire generally about financial information related to annuities by selecting a fixed annuities option **248**, a variable annuities option **246**, a ratings option **244**, a taxation option **242**, a pension option **240**, and an investment goals option **238**. The fixed annuities option **248** provides the broker with access to fixed annuities **250** through **250'**. In a preferred embodiment, the financial services information system **101** can be customized for each brokerage firm or other financial institution accessing the system **101**, such that the fixed annuities **250** through **250'** are accessible only by those brokers associated with brokerage firms or other financial institutions qualified to offer the fixed annuities **250** through **250'** to clients. In a preferred embodiment, each of the selectable fixed annuities **250** through **250'** provides access to information about the product including product features **262**, qualified information **264**, illustrations **266**, agent information **268**, ratings **270**, non-qualified information **272**, information on becoming an agent **274**, direct access to the electronic mail system **158**, and an application form **276**. Preferably, the variable annuities option **246** provides similar options related to variable annuities.

FIG. **44** shows an example of one display screen for the annuities product center **236** which may appear on the terminal screen **121**. The display screen for the annuities product center **236** as shown in FIG. **44** provides command buttons corresponding to the fixed annuities option **248**, the variable annuities option **246**, the ratings option **244**, the taxation option **242**, the pension option **240**, and the investment goals option **238**. The broker can access general information related to all annuities available through the broker's firm, by selecting the ratings option **244**, the taxation option **242**, the pension option **240** or the investment goals option **238**.

The broker may access a list of available fixed annuities by activating the command button corresponding to the fixed annuities option **248** shown on the product center display screen in FIG. **44**. Similarly, the broker may access a list of available variable annuities by activating the command button corresponding to the variable annuities option **246** shown in FIG. **44**. FIG. **45** shows an example of one display screen for the fixed annuities option **248** listing exemplary fixed annuities, which is representative of the type of display screen which may appear on the terminal screen **121**. The display screen shown in FIG. **45** has command buttons each corresponding to an exemplary fixed annuity available to the broker. In addition, the display screen in FIG. **45** also has command buttons corresponding to the ratings option **244** and the taxation option **242**, which are preferably directly accessible from this display screen as well as the display screen shown in FIG. **44**.

The broker can select a desired fixed annuity by using the keyboard **116** and/or the mouse **117** to activate the command button corresponding to the desired

fixed annuity. Once the desired fixed annuity command button is activated by the broker, the host **102** will retrieve the appropriate data from the database **106** and transmit the data to the terminal **104** for display on the terminal screen **121**. The annuity data displayed on the terminal screen **121** will include general information regarding the selected annuity. FIG. **46** shows an example of one display screen for the Principal Annuity which is representative of the type of data display that may appear on a broker's terminal screen **121**. Also, as shown in FIG. **46**, the display screen for a particular annuity will have command buttons corresponding to the product features **262**, the qualified information **264**, the illustrations **266**, the agent information **268**, the ratings **270**, the non-qualified information **272**, the information on becoming an agent **274**, direct access to the electronic mail system **158**, and the application form **276**.

Preferably, each annuities content provider, such as content provider **105**, will download enough information about its annuities to give the broker accessing the information everything needed to advise clients that conduct transactions. However, if the broker needs additional information or would like to have questions answered, the broker will have the option to directly contact the annuity content provider **105** by activating the command button corresponding to the electronic mail system **158**. The electronic mail system **158** automatically generates the electronic mail address of the annuities content provider **105** in the electronic mail message for the broker, and will link to the Internet **103** once the broker transmits the electronic mail message.

The broker can select an annuities application form by activating the command button corresponding to the application form **276**. The financial services information system **101** may be customized to allow each annuities provider to have its own application form. The annuities content provider **105** downloads annuities application data, application reference data, and application instructional data to the host **102**, which is stored in one of the databases, for example, database **106**. When the broker requests the particular annuity application form by activating the command button corresponding to the application form **276** on the terminal screen **121**, the host **102** retrieves the application data from the database **106** and transmits the formatted application to the terminal **104** for display on the terminal screen **121**.

FIG. **47** is one example of a display screen for an SPDA Annuity Application which is representative of the type of annuity application form which may appear on the terminal screen **121**. The broker may request instructional information about how to complete the annuities application form as shown in FIG. **61**. Specific help about a particular part of the form may be found by picking the subject area and actuating the go button. If beneficiary is the subject selected, then help text of a

display screen shown in FIG. **62** which may appear on the terminal screen **121**. The help system guides a user through the process of filling out the application and other activities by way of content sensitive help screens. The host **102** retrieves the instructional data stored on one of the databases, such as database **106**, and transmits the instructional information to the terminal **104** for display on the terminal screen **121**. The instructional information may include a sample filled-in application form. The broker uses the keyboard **116** and the mouse **117** to input data in the annuities application form **276** displayed on the terminal screen **121**.

After the broker completes the annuity application form, the application input data is checked for accuracy and completeness before the being transmitted to the mutual fund content provider **105**. When the broker submits the annuity application data input, the central processing unit **128** of the host **102** compares the application data input to the application reference data stored in the database **106**. If the application data input needs correction, or if the application form **276** needs additional data input, the central processing unit **128** generates appropriate notification messages and the host **102** transmits the notification messages to the terminal **104** for display on the terminal screen **121**. Alternatively, the annuity application data input may be transmitted to the content provider **105** such that the content provider **105** does all of the necessary comparisons to the application reference data and then transmits appropriate notifications to the broker.

Once the application form **276** is complete and no corrections are necessary, the host **102** transmits the annuities application data input to the annuities content provider **105** through the communication network link **125** or through the Internet **103**, depending upon the particular arrangement with the annuities content provider **105**. While the annuities application data input is being transmitted and processed a processing display screen **278**, such as the example display screen shown in FIG. **48**, is displayed on the broker's terminal screen **121**. After the application data input is processed, the annuities content provider **105** transmits an electronic mail message to the broker providing information regarding the application, such as, for example, whether the application was approved, the account number, and any other pertinent data. Preferably, a confirmation notice will appear on the broker's terminal screen **121** on the processing display screen **278**, shown in FIG. **48**.

FIG. **10** shows the menu structure of the insurance section **280** of the financial services information system **101**. The insurance section **280** provides access to individual insurance service **282**, employee benefits **284**, insurance searching service **286**, and pensions **288**. FIG. **50** shows an example of one display screen which may appear on the terminal screen **121** as the display screen for the insurance section **280** of the financial services information system **101**. FIG. **50**

shows command buttons corresponding to each of the options available through the insurance section **280** of the system. Under each command button, text is displayed describing the particular option accessible through the corresponding command button.

With reference to FIG. **10**, the individual insurance service **282** provides access to a variety of individual insurance selections. These selections include variable universal life insurance **290**, adjustable life insurance **292**, whole life insurance **294**, universal life insurance **296**, term life insurance **298**, and long term care insurance **300**. FIG. **51** shows an example of one display screen which may appear on the terminal screen **121** as the display screen for the individual insurance service **282** when that particular option is selected by activating the corresponding command button shown in FIG. **50**. A broker can access the individual insurance selections and electronically process applications for customers using the individual insurance selections **290** through **300**. The host **102** retrieves the appropriate application data from the appropriate database, such as database **106**, which has been downloaded by a content provider, such as content provider **105**. The host **102** then generates and transmits electronic application forms to be displayed on the terminal screen **121** of the broker's terminal **104**. Once the broker submits the displayed electronic application form for processing and the necessary error checking is performed, the central processing unit **128** transmits the electronic application form through the communication interface **132** to the appropriate content provider, such as content provider **105**. It will be apparent that in this example, the content provider **105** may be the insurance company for whom the broker works. Thus, the electronic application form may simply be transmitted to the local system of the broker's insurance company.

The employee benefits **284**, shown in FIG. **10**, provides information and products for employee benefits that a broker can view on the terminal screen **121** of the terminal **104**. For example, an entity involved in providing employee benefits packages for companies can be connected to the financial services information system **101** as, for example, content provider **105**. The broker can then access information for clients regarding available employee benefits packages available from the content provider **105**. The content provider **105** may simply provide information to the system **101** on its available employee benefits packages, or the content provider **105** may allow brokers to actually purchase employee benefits packages through the system **101** for their clients. The open platform architecture of the financial services information system **101** allows for any number of arrangements between such content providers and the system **101**.

The searching service **286** provides search capabilities to brokers for searching various insurance policies and products. The host **102** accesses the appropriate content provider, such as content provider **105**, to request a search for a certain insurance product. If the product is not found, the search may continue through the Internet **103**. Once the product information is found, the data is transmitted to the host **102** which then transmits the data for display on the terminal screen **121** of the broker's terminal **104**. If no product information is found, the host **102** transmits an appropriate notification message to the terminal **104** for display to the broker.

Finally, the pension option **288**, shown in FIG. **10**, provides menu options for a **401**(k) plan **302**, a profit sharing plan **304**, an individual retirement account (IRA) **306**, and a defined contribution plan **308**. The options available through the pension option **288** are provided as funding vehicles for clients of the brokers. Content providers, such as content provider **105**, are accessible to the host **102** of the system **101**, for providing information about particular products used in **401**(k) plans, profit sharing accounts, IRAs and defined contribution plans. The content provider **105** may simply transmit such information to the host **102**, or the content provider **105** may allow brokers to actually set up services for clients utilizing the content provider's product or products as the funding vehicle for a **401**(k) plan, a profit sharing account, an IRA or a defined contribution plan. The open platform architecture of the financial services information system **101** allows for any number of arrangements between such content providers and the system **101**.

FIG. **52** shows an example of a display screen for the pension information **288** which may appear on the terminal screen **121**. Each of the options under the pension option **288**, shown in FIG. **10**, corresponds to a command button on the display screen shown in FIG. **52**. The broker can view the desired option by activating the corresponding command button using the keyboard **116** or the mouse **117** of the terminal **104**.

FIG. **11** shows the menu structure of the other financial services section **310** of the financial services information system **101**. The other financial services section **310** provides access to electronic financial services including money market accounts **312**, credit card accounts **314**, saving accounts **316**, mortgage accounts **318**, and trusts **320**. Brokerage firms are increasingly expanding financial services that they offer. As their financial services expand, the brokerage firms need systems in place that allow electronic utilization of these services. The present invention provides a system having expanded financial services electronically integrated with the other services and tools commonly employed in brokerage firms, with some of the services not being electronically automated before this invention. FIG. **53** is an

example of one display screen which may appear on the terminal screen **121** as the display screen for the other financial services section **310**. The display screen shown in FIG. **53** has command buttons that correspond to each of the options provided in the other financial services section **310**. The broker can access any of the options by using the keyboard **116** or the mouse **117** to activate the appropriate command button corresponding to the desired option.

FIG. **12** shows the menu structure for the education section **322** of the financial services information system **101**. The education section **322** provides a dynamic interactive system for users to fulfill federal, state or industry required continuing education requirements. The education section **322** provides access to a continuing education service **324**, a license service **326**, a professional designation information service **328**, and a sales service **330**. FIG. **54** is an example screen display which may appear on the terminal screen **121** as the display screen for the education service **322**. The screen shown in FIG. **54** has command buttons corresponding to each of the options provided by the education service **322**. Brokers can access any of the displayed options by activating the corresponding command button using the keyboard **116** or the mouse **117** of the broker's terminal **104**.

Brokers can access information and registration materials for continuing education courses by activating the command button corresponding to the continuing education service **324**. The information and registration materials are transmitted to the host **102** from content providers, such as content provider **105**, who want to disseminate the materials to brokers. The data may be stored by the host **102** in one of its databases, such as database **106**, and updated periodically. Alternatively, the content provider **105** transmits the data only when requested by the host **102**. A registration form is displayed on the terminal screen **121** of the broker's terminal, which the broker can complete by entering registration data input using the keyboard **116** and the mouse **117**. Once the registration form is complete the broker may submit the registration data input. The registration data input is transmitted to the appropriate organization, such as content provider **105**. The registration data input is transmitted to the host **102**, and then through the Internet **103** to the content provider **105**, or through the communication network link **125** established between the content provider **105** and the host **102**. After the content provider **105** receives the registration data input, it can send an electronic mail message to the broker confirming that the broker is registered for the particular course and providing other pertinent information related to such course, such as the date, time, location and registration number for the course. As previously explained herein, the content provider **105** may send the electronic message to the host **102** through the Internet **103** or through the communication network link **125** established between the content

provider **105** and the host **102**. The host **102** then directs the message to the appropriate mailbox in the electronic mail system **158** of the system **101**.

If a particular education course can be taken without attending a seminar, the broker can receive all of the materials for the course, including the required test, electronically through the financial services information system **101**. In this situation, after the content provider **105** receives the registration data input, it can send the course materials and the test to the broker, which the broker will receive through the electronic mail system **158**. Alternatively, the content provider **105** can transmit the materials and the test to the host **102** for direct access by the broker. The broker could view the materials and associated test on the terminal screen **121** of the broker's terminal **104** by activating the command button corresponding to the continuing education service **324**, without having to register with the content provider **105** and then waiting for a response. Regardless of the networking, after the course materials have been reviewed the broker view the corresponding test on the terminal screen **121** and complete the test using the keyboard **116** and/or the mouse **117** of the broker's terminal **104**. The broker then submits the completed test to the content provider **105** via the electronic mail system **158**. The content provider **105**, in turn, sends an electronic mail message to the broker notifying the broker of the test results. If the broker passed the test, the content provider **105** may also provide forms to the broker attached to the electronic mail message for submitting the information regarding the continuing education course to the appropriate licensing board. Finally, the continuing education content providers, such and content provider **105**, can transmit electronic mail message reminders to brokers regarding future continuing education requirements. Thus, the continuing education services **324** of the financial services information system **101** offers a dynamic interactive capability between brokers and education service providers, allowing brokers to maintain their broker licenses in a simple and efficient manner.

Brokers can access the license service **326** of the education section **322** by activating the corresponding command button on the display screen as shown in FIG. **54**. The license service **326** provides information regarding state and federal licensing requirements for brokers, including licensing for securities, options, annuities, mutual funds, insurance and other financial planning services. The licensing information may be transmitted to the host **102** from licensing agencies, such as content provider **105**. The data may be stored by the host **102** in one of its databases, such as database **106**, and updated periodically. Alternatively, the content provider **105** may transmit the licensing information, only when requested by the host **102**, such as in response to a request from a broker for specific licensing information.

The license service **326** permits a broker to electronically inquire whether the broker is licensed in a particular state. The host **102** polls the content provider having licensing data for the particular state, such as content provider **105**, for information regarding the broker's licensing in that state. It will be apparent that the content provider **105** could also be an entity having information about brokers licensed for particular products. The content provider **105** then transmits the desired information to the host **102**, through the communication network link **125**, or through the Internet **103**. The host **102** then notifies the broker, through a licensing display screen on the terminal screen **121**, or through the electronic mail system **158**. Thus, the broker can electronically determine whether he or she can provide services to a client residing in another state. In a preferred embodiment, if the broker is not licensed, then the licensing display screen will display a message indicating that the broker is not licensed in the client's state for the particular product, and will prevent the broker from submitting the application. Further, in a preferred embodiment the system **101** will automatically check whether the broker submitting the application is licensed in the client's state of residence for the particular product, and will display the appropriate message and prevent the broker from submitting the application if the broker is not licensed.

Finally, because the financial services information system **101** utilizes an open platform design, the system has the capability of providing electronic licensing registration materials to brokers and submitting completed electronic licensing registration forms to the appropriate licensing agencies. The brokers could receive notification from the various licensing agencies regarding licensing decisions through the electronic mail system **158**.

Brokers can access the professional designation services **328** of the education section **322** by activating the corresponding command button on the display screen, as shown in FIG. **54**. The professional designation services **328** provides information about a variety of professional designations, shown generally by reference numbers **333** through **337**. FIG. **55** shows an example of a display screen for the professional designation information services **328** which may appear on the terminal screen **121**. The screen shown in FIG. **55** has command buttons corresponding to various professional designations, each of which can be activated by a broker. For example, Certified Fund Specialists ("CFS"), Certified Financial Analyst ("CFA"), and Certified Financial Planner("CFP") type of designations may be available options. Once the broker activates the command button corresponding to the desired professional designation, a screen (e.g., the screen shown in FIG. **55-2**) will be displayed on the terminal screen **121** with a statement about the designation and the

option to view more detailed information about the organization, the designation, and requirements for achieving certification.

The content providers, such as content provider **105**, providing information about the professional designations preferably will be the organizations offering certification for the particular professional designation. The content provider **105** may provide general information to the host **102** for storage in one of its databases, such as database **106**. Thus, a broker can simply access the information from the host **102** by activating the command button corresponding to the desired professional designation, shown on the terminal screen **121**. The content provider **105** can then simply download updated information regarding the professional designation at periodic intervals. Alternatively, a content provider **105** may prefer not to permanently download its information, but rather, allow the host **102** to retrieve requested information via the Internet or the other communication network, such as for example, communication network link **125**, if available, when a broker has requested information about their particular professional designation, by activating the appropriate command button.

Brokers can access the sales service **330** of the education section **322** by activating the corresponding command button on the display screen, as shown in FIG. **54**. Brokers can purchase educational related materials through the sales service **330**, by sending purchase requests directly to the appropriate content provider, such as content provider **105** via the communication link **124** to the host **102** and then through either the communication link **125** or through the Internet **103**.

FIG. **13** shows the menu structure of the reference section **336**. The reference section **336** provides access to multiple resources, shown generally by reference numbers **338** through **338''**, to enable brokers to access and retrieve information on companies and their financial data, in addition to other financial information pertinent to securities, annuities, mutual funds, options, insurance services, interest rates and other information related to the financial industry. A representative listing of reference materials that may be accessible through the reference section 336 include, for example, Dunn & Bradstreet, Value Line, Duff & Phelps, Moody's, Standard & Poor's, Periodicals, PNC Investment, Federal Reserve, Wall Street Transcript, Business Week, Barron's, Forbes, Fortune, American Banker, Bank Credit Analyst, Dow Jones News, Reuters, Business Wire, and PR Newswire. FIG. **56** shows an example of a display screen that may appear on the terminal screen **121** as the display screen for the reference services section **336**. The screen shown in FIG. **56** provides command buttons corresponding to each reference option **338** through **338''** which can be activated using the keyboard **116** or the mouse **117** of the terminal **104**.

The information provided by accessing the reference services section **336** can be provided in several ways. Each of the reference options **338** through **338''** will have information provided by the corresponding content provider. The content providers, such as content provider **105**, can periodically transmit data to the host **102** for storing in one of the databases, such as database **106**. When a broker accesses a particular reference option, such as reference option **338**, through the display screen, such as the one shown in FIG. **56**, then the host **102** can simply retrieve the requested information from the database **106** and display the requested information on the terminal screen **121**. Alternatively, the host **102** could retrieve the requested information directly from the content provider **105** via the Internet or the other communication network link **125**, if available, established between the content provider **105** and the host **102**.

With reference to FIG. **4**, the financial services information system **101** also provides access to the financial planning services section **340**, the community center section **346** and the member services section **350**. These sections correspond to command buttons accessible from the display screen of the main menu **144**, such as the one shown in FIG. **16**. The financial planning services section **340** generally provides generic analysis and reporting capabilities on various investment vehicles. The analytical tools and reporting capabilities can be customized by the broker. This service is significant because of its generic analytical capability. Analytical tools used by brokers usually have been created by a product provider and, therefore, contain information primarily applicable to the particular products offered by the product provider. Commonly, customers seek more general advice from brokers, such as what type of investment vehicles to use, rather than which particular product to buy. For example, a customer may wish to know whether a tax deferred or taxable product would be more appropriate for the customer's particular financial needs. This type of generic analysis is provided in the financial planning services section **340** of the financial services information system **101**. It will be appreciated that processing for the financial services section **310** may occur in the central processing unit **128** of the host **102** or may occur in a local processing unit, such as the CPU **107** of the terminal **104** or in another central processing unit of a local area network to which the terminal **104** is attached.

The financial planning services section **340** will also provide access to a tax service **342** and a legal service **344**. A broker can send an electronic mail message to the tax service **342** using the electronic mail system **158**. The host **102** will transmit the electronic mail message to the tax service **342** via the Internet **103** or other communication network established between the tax service **342** and the host **102**. The tax service **342** will provide the requested information and submit any

invoices for such information back to the broker via the Internet **103** or other communication network. Once the host **102** receives the electronic mail message from the tax service **342**, the host **102** will direct the mail message to the appropriate mailbox of the electronic mail system **158**. The legal service **344** can be utilized in the same manner as the tax service **342**. A broker can submit an electronic mail message with a legal question and the host **102** will transmit the mail message to the legal service **344**. The legal service **344** will then supply the requested information, including an invoice for services rendered, back to the broker.

The community center section **346** which is accessible from the main menu **144**, provides an electronic bulletin board **348** accessible by all authorized brokers. A broker simply activates the command button corresponding to the community center section **346** on the display screen, as shown in FIG. **16**. The electronic bulletin board **348** is then displayed on the terminal screen **121**. The brokers can view information provided and information requests posted on the electronic bulletin board **348**. Brokers can electronically respond to services or information requests posted on the electronic bulletin board **348** using the electronic mail system **158**. In addition, brokers can individually request help or advice from other brokers, and can offer services by posting messages on the electronic bulletin board **348**.

In a preferred embodiment, the community services section **346** also accommodates electronic business forums where a broker can access the system **101** and listen to a particular commentator discuss a particular subject matter. The commentator may be in any location having access to a communication network, such as the Internet **103**, for accessing the host **102**. The commentator's discussion is transmitted to the host **102** through the available communication network. The host **102** makes the discussion available to the broker, who can access the discussion through the community center section **346**. Such business forum discussions will be communicated through the broker's terminal **104** when the broker activates the command button corresponding to the community center section **346** on the main menu display screen as shown in FIG. **16**. The broker can send electronic mail messages to the commentator during the forum, using the electronic mail system **158**, to ask questions or to comment on the subject.

The member services section **350**, accessible from the main menu **144**, is available for brokers to set specific system defaults and parameters. For example, the broker can change passwords, set modem parameters, and the like.

FIG. **14** shows the menu structure of the dynamic advertising section **352** of the financial services information system **101**. An example display structure is shown in FIG. **14**. The display structure shown in FIG. **14** includes space **354** for content provider advertising, spaces **358** through **362** for brief news headlines, and

space **364** for advertisements for business forums. In addition, a space **356**, preferably shown as "What's New" to directly access the news section **146**. The dynamic advertising section **352** shown in the example display screen in FIG. **16** shows an example of the above described format. The brokers can directly access information about the financial organization or company, such as Standard & Poor's, shown in advertisement space **352** by activating the command space corresponding to the logo or name. The brokers can directly access news stories shown in advertisement spaces **358** through **362** by activating the command space corresponding to the desired news story. Also, brokers can directly access the news section **146** by activating the command space corresponding to the "What's New" caption. The advertisement space **364** shown in the display screen of FIG. **16**, may be used to alert brokers of upcoming business forums. The brokers can directly access more detailed information about upcoming business forums by activating the command space corresponding to the business forum advertisement space.

Finally, as it will be apparent from a review of the example display screens shown in FIGS. **17** through **56**, each display screen has a command bar, near the bottom of each display screen, with separate options corresponding to each of the main components of the system **101**, including the main menu **144**, the securities section **176**, the mutual funds section **192**, the annuities section **220**, the insurance section **280**, the other financial services section **310**, the education section **322**, the reference section **336**, the financial planning section **340**, the community center section **346**, and the member services **350**. Thus, a broker can directly access any of the main components from any display screen in the system **101**, by activating the command bar button corresponding to the desired component, shown on the display screen 121 on the broker's terminal **104**. It will be apparent that other components may also be included in the command bars on the display screens, such as, for example, the electronic mail system **158**.

The present invention can be summarized in reference to FIGS. **57** through **60** which, together, define a flowchart of a preferred embodiment of a financial services information processing method for use between a broker end user and a content provider on an interactive communication network, shown generally with reference to **118**, **124** through **124'**, **125** through **125''**, **126**, **132**, **133**, and **134**. This method is performed by device-implemented steps in a series of distinct processing steps **400-452** that can be implemented in one or more processors.

Referring to FIG. **57**, the host **102** or the content provider **105**, or both, are searched **402** for information requested by the broker end user. Data is communicated **404** between the broker end user and the content provider, such as content provider **105**, via the interactive communication network. The

communicated data includes a mutual fund electronic application form **216**, generated from financial instrument application data. In a preferred embodiment, many types of data including mutual fund data is communicated **404** between the broker end user and the content provider **105**. The communicated data includes electronic application forms generated from financial instrument application data, with the financial instruments being related to mutual funds, annuities, securities, and security options.

Graphical user interface elements, including the electronic application form **216**, are displayed **408** by the display device **120**. After the broker end user inputs client application data to complete the electronic application form **216**, the client application data is received **410** by the system **101**. The client application data is then sent **412** to a content provider, such as content provider **105**. When further information or correction is needed based on a comparison of the client application data to financial instrument application reference data, a notification is received **414** from the content provider **105** through the interactive communication network, such that the client application data is checked prior to submission to the content provider **105**. Alternatively, the content provider may be a host **102** that sends the client application data directly to another content provider for comparison and processing. In such an embodiment, the host **102** provides the notifications to the broker end user regarding the need for additional information or corrections. In yet another alternative, a host **102** obtains information from the content provider and does the comparison at the host **102** and provides notifications to the broker end user regarding the need for additional information or corrections, before submission to the content provider. The above described comparison is preferably performed for each of the types of financial instrument application forms, and may be implemented in any of the above described ways.

In a preferred embodiment, data other than electronic application forms is also communicated between the broker end user and the content provider **105**. For example, instructions for filling out the financial instrument application or sample filled-in financial instrument application forms are communicated **404**. Subsequently, corresponding graphical user interface elements including the instructions for filling out the financial instrument application forms and the sample filled-in financial instrument application forms are displayed **408** by the display device **120**.

Inquiries to the content provider, such as content provider **105**, regarding broker licensing information may be conducted **416**. For example, an inquiry may be whether a particular broker submitting the client application data to the content provider **105** is licensed in the client's state of residence to conduct transactions

related to the type of financial instrument indicated in the client application data. The inquiry is conducted prior to submission of the application data to the content provider **105** and is electronically confirmed or otherwise addressed **416** by the content provider **105**. The content provider **105** may, alternatively, be an entity having general licensing information for a particular state or states, such as a federal or state licensing agency, a private agency handling licensing data, or the like.

Data received by the broker end user is cached **406** or locally stored, in one preferred embodiment, for subsequent use in a data cache. Thus, previously received information is retrieved from the data cache rather than through an inquiry to the content provider via the interactive communication network. The cached data may include, for example, the application data used to generate the electronic application forms for mutual funds, annuities, securities, and security options.

The host **102** interfaces **412** to several content providers **105** through **105''** to provide data to the broker end user, through the interactive communication network. A comparison is performed **414** between the client application data and the financial instrument application reference data at the host **102**, based on criteria obtained from the content providers **105** through **105''**. The host **102** then provides a notification **414** to the broker end user when further information or correction is needed. The client application data is subsequently submitted **418** to one of the content providers **105** through **105''** after the client application data is complete and correct.

Referring to FIG. **58**, searching for desired information is also provided **424**. A search for information within the data stored at the host **102** related to the content providers **105** through **105''** may be requested **424**. After such a search is performed, the search results received from the host **102** are provided **424** for the broker end user.

Data, such as financial instrument price information is received **426** from the content provider, such as content provider **105**. After the financial instrument price information is received **426**, graphical user interface elements including the financial instrument price information are displayed **430** by the display device **120**. In addition, information about financial instruments is received **426** from the content providers. Data for several financial instruments may be received **426**. Once the information about the financial instruments is received **426**, graphical user interface elements including the financial instruments are displayed **430** by the display device **120**. Once the information about the financial instruments is displayed **430**, a search for information about a particular financial instrument within the information about the several financial instruments may be requested **424**. The information about the particular financial instrument is received **426** from the content provider **105** and is then provided **430** for the broker end user.

In a preferred embodiment, many types of data may be retrieved from the content providers **105** through **105''**. Some types of data that may be retrieved **426** include: product or service advertising information, financial product reference information, financial planning information, insurance information, and news information. After the data has been retrieved, graphical user interface elements, including the product or service advertising information, financial products reference information, financial planning information, insurance information, and news information, are displayed **430** by the display device **120**.

As previously stated, data received via the interactive communication network, like the electronic application forms for financial instruments, preferably is cached **428** to reduce the need to access the interactive communication network for data which was previously downloaded. Examples of types of data that is preferably cached include: instructions for filling out the financial instrument application forms, sample filled-in financial instrument application forms, financial instrument price information, advertising information, financial product reference information, financial planning information, insurance information, and news information.

With reference to FIG. **59**, electronic mail is passed **436** between the broker end user and the content provider, such as content provider **105**. Graphical user interface elements, including received electronic mail, are displayed **436** by the display device **120**. This electronic mail may contain many different types of media such as text, graphics, sound and multi-media.

The content provider, can be a home office for the broker end user so that electronic mail can pass between the broker end user and a computer in the home office **436**. Also, the content provider can be an electronic mail server, so that electronic mail can pass between the broker end user and other brokers connected to the electronic mail server **436**. Further, the content provider can be a financial instrument product provider so that electronic mail can pass between the broker end user and a computer at the financial instrument product provider **436**. In addition, the content provider can be a tax service **342** or a legal service **344** so that electronic mail can pass between the broker end user and a tax professional or an attorney, respectively **436**. Alternatively, the content provider can be both a tax service **342** and a legal service **344**. The content provider can be an electronic bulletin board **348** so that the broker end user can access services **436** on the electronic bulletin board **348**. The content provider can also act as a fax server computer so that the broker end user can send facsimiles to or receive facsimiles from the fax server computer. Finally, the content provider can be a live chat session provider so that the broker end user can participate **436** in a live chat session.

The content provider can also act as a broker continuing education service. The broker continuing education service preferably uses electronic mail to send electronic mail to the broker end user notifying the broker end user that a continuing education course is needed to maintain a broker license **438**. In addition, electronic mail is received from the broker end user which contains test answers for the continuing education course **440**. If the broker end user passes the test, then electronic mail is sent to the broker end user notifying the broker end user that the test was passed **442**. This electronic mail may provide forms to the broker end user for sending to a broker licensing board, certifying that the continuing education course has been successfully completed **442**. If, however, the broker end user fails the test, then electronic mail is sent to the broker end user notifying the broker end user that the test was failed **442**.

Finally, with reference to FIG. **60**, an electronic office item is provided **448**. The electronic office item may be a word processor, a spreadsheet, a calendar, a to do list, an address book, or a financial calculator, or any combination of the above. The electronic office item provides a client information link to deposit, loan, and bank services of a client **450**, such that the broker end user can selectively access at least one of these services at the content provider.

The financial services information method may be implemented in several ways. First, it may be implemented on the interactive communication network **118**, **124** through **124'**, **125** through **125''**, **132**, **133**, and **134**, having the user terminals **104** through **104'** through which the broker end users can access the communication network. As previously described herein, the host **102** is operatively connected to the user terminals **104** through **104'**, and the content providers **105** through **105''** via the interactive communication network. In addition, the host **102** has the storage devices **131** and the databases **106** through **106''** for storing data. This stored data may be information from either the content provider or from the broker end user. Also, the host **102** stores software program code in the memory **130**, and the central processing unit **128** accesses and executes the software program code stored in the memory **130**. The software program code may include, for example, code for the word processor, the spreadsheet, the calendar, the to do list, the address book, and the financial calculator. Preferably, the host **102** is also capable of collecting statistical information on usage activities of the broker end user.

The financial services information method may alternatively be implemented on the interactive communication network, having the user terminals **104** through **104'**, through which the broker end users can access the communication network and in which the user terminals **104** through **104'** perform all of the functions described with reference to the host **102**. For example, the user terminal **104** can be

operatively connected to the content providers **105** through **105''** through the interactive communication network. Data can be communicated between the user terminal **104** and the content providers **105** through **105''**. Data from the content providers can be requested by the broker end user through the user terminal **104**, received by the CPU **107** of the user terminal **104**, displayed by the display device **120** of the user terminal **104**, and cached by the storage devices **112** of the user terminal **104**. Software program code can be stored in the ROM **110** of the user terminal **104**. In addition, the user terminal **104** can be linked directly to the world-wide communication network, such as the Internet **103**, for electronic communication to the other content providers **135** and clients.

In yet another embodiment, the financial services information method may be implemented on the interactive communication network, having the user terminals **104** through **104'**, through which the broker end users can access the communication network and in which the user terminals **104** through **104'** share the functions of the host **102**. For example, the host **102** may perform all of the data communication with the content providers **105** through **105''**. However, software program code for electronic office items such as, the word processor, the spreadsheet, the calendar, the to do list, the address book, and the financial calculator may be stored in the storage devices **112** of the user terminal **104** and accessed and executed by the CPU **107** of the user terminal **104**. In sum, the functions can be divided between the host **102** and the user terminals **104** through **104'** in a variety of ways. It will be apparent that the processing by the user terminals **104** through **104'** could alternatively be performed by processors in a local area network to which the terminals **104** through **104'** are connected, and that the stored data could be stored in storage devices of the local area network.

It is to be understood that even though numerous characteristics and advantages of various embodiments of the present invention have been set forth in the foregoing description, together with details of the structure and function of various embodiments of the invention, this disclosure is illustrative only, and changes may be made in detail, especially in matters of structure and arrangement of parts within the principles of the present invention to the full extent indicated by the broad general meaning of the terms in which the appended claims are expressed.

What is claimed is:

1. A financial services information system for use between a broker end user and a content provider on an interactive communication network, comprising:

(a) graphical user interface means for presenting data as graphical information to the broker end user on a display device;

(b) input means for receiving data input by the broker end user;

(c) communicating means for communicating data between the broker end user and the content provider via the interactive communication network; and

(d) processing means, operatively coupled to the graphical user interface means, input means, and communicating means, for providing an electronic application form to the graphical user interface means for display to the user on the display device, the electronic application form being received from the content provider through the communicating means, the electronic application form being generated from financial instrument application data, the processing means comprising application checking means for checking whether client application data input by the user on the electronic application form needs further information or correction by sending the client application data to the content provider through the communicating means and receiving a notification from the content provider through the communicating means which is subsequently provided to the graphical user interface means when such further information or correction is needed based on a comparison of the client application data to financial instrument application reference data such that the client application data is checked prior to final submission to the content provider.

2. The financial services information system of claim 1 wherein: the electronic application form received from the content provider is generated from application data for a financial instrument selected from the group consisting of a mutual fund, an annuity, a security, and a security option, the notification received from the content provider is based on a comparison of the client application data to financial instrument application reference data corresponding to a type of financial instrument application data used to generate the electronic application form.

3. The financial services information system of claim 2 wherein the processing means comprises means for providing instructions for filling out the financial instrument application form to the graphical user interface means for display to the user on the display device, the instructions being received from the content provider through the communicating means.

4. The financial services information system of claim 2 wherein the processing means comprises means for providing a sample filled-in financial instrument application form to the graphical user interface means for display to the user on the display device, the sample filled-in financial instrument application form being received from the content provider through the communicating means.

5. The financial services information system of claim 2 wherein the application checking means comprises means for electronically confirming through an inquiry to the content provider through the communicating means that a particular broker submitting the client application data to the content provider is licensed in the client's state of residence to conduct transactions related to the type of financial instrument indicated in the client application data prior to final submission to the content provider.

6. The financial services information system of claim 1 further comprising storage means, operatively coupled to the processing means, for caching data received by the communicating means for subsequent use such that information previously received by the communicating means is retrieved from the storage means rather than through an inquiry to the content provider through the communicating means.

7. The financial services information system of claim 2 wherein the content provider comprises a host which interfaces to a plurality of content providers to provide data to the financial services information system via the interactive network from the plurality of content providers, the host performing the comparison between the client application data and the financial instrument application reference data such that the host submits the client application data to one of the plurality of content providers after the client application data is complete and correct.

8. The financial services information system of claim 7 wherein the processing means further comprises:

(d)(i) means for requesting the host to search for information within the data stored at the host related to the plurality of content providers; and

(d)(ii) means for providing search results to the graphical user interface means for display to the user on the display device which is received from the host through the communicating means.

9. The financial services information system of claim 2 wherein the processing means further comprises means for providing financial instrument price information to the graphical user interface means for display to the user on the display device, the financial instrument price information being received from the content provider through the communicating means.

10. The financial services information system of claim 2 wherein the processing means further comprises means for providing information about a plurality of financial instruments to the graphical user interface means for display to the user on the display device, the information about the plurality of financial instruments being received from the content provider through the communicating means.

11. The financial services information system of claim 10 wherein the processing means further comprises:

(d)(i) means for requesting the content provider to search for information about a particular financial instrument within the information about the plurality of financial instruments; and

(d)(ii) means for providing information about the particular financial instrument to the graphical user interface means for display to the user on the display device which is received from the content provider through the communicating means.

12. The financial services information system of claim 2 wherein the processing means further comprises:

(d)(i) electronic mail means for passing electronic mail between the broker and the content provider through the communicating means; and

(d)(ii) means for providing received electronic mail to the graphical user interface means for display to the user on the display device.

13. The financial services information system of claim 12 wherein the electronic mail means comprises means for passing electronic mail consisting of a media type selected from the group consisting of text, graphics, sound, and multi-media files.

14. The financial services information system of claim 12 further comprising a computing device at the content provider operatively coupled to the interactive communication network, the computing device being selected from the group consisting of: a home office electronic mail server such that electronic mail can pass between the broker end user and other users connected to the electronic mail server in the home office, a host-based electronic mail server such that electronic mail can pass between the broker end user and other broker end users connected to the host-based electronic mail server, a simple mail transfer protocol (SMTP) electronic mail server such that electronic mail can pass between the broker end user and other users on the Internet connected to the SMTP electronic mail server, a financial instrument product provider electronic mail server such that electronic mail can pass between the broker end user and other users connected to the electronic mail server at the financial instrument product provider, a tax service electronic mail server such that electronic mail can pass between the broker end user and a tax professional connected to the tax service electronic mail server, a legal service electronic mail server such that electronic mail can pass between the broker end user and an attorney connected to the legal service electronic mail server, an electronic bulletin board computer such that the broker end user can access services on the electronic bulletin board computer, a fax server computer such that the broker end user can send facsimiles to or receive facsimiles from the fax server computer, and a live chat session provider computer such that the broker end user can participate in a live chat session.

15. The financial services information system of claim 12 further comprising a computing device at the content provider operatively coupled to the interactive communication network, the computing device performing operations of a broker continuing education service which uses the electronic mail means to perform the following functions:

(a) sending an electronic mail to the broker end user notifying the broker end user that a continuing education course is needed to maintain a broker license;

(b) receiving an electronic mail from the broker end user containing test answers for the continuing education course;

(c) sending an electronic mail to the broker end user which notifies the broker end user that the test was passed and provides forms to the broker for sending to a broker licensing board which certify that the continuing education course has been successfully completed, if the broker end user passed test; and

(d) sending an electronic mail to the broker end user which notifies the broker end user that the test was failed, if the broker end user failed test.

16. The financial services information system of claim 2 wherein the processing means further comprises:

(d)(i) advertising means for providing advertising about products or services by retrieving advertising information from the content provider through the communicating means; and

(d)(ii) means for providing the advertising information to the graphical user interface means for display to the user on the display device.

17. The financial services information system of claim 2 wherein the processing means further comprises:

(d)(i) reference means for providing reference information about financial products by retrieving financial products reference information from the content provider through the communicating means; and

(d)(ii) means for providing the financial products reference information to the graphical user interface means for display to the user on the display device.

18. The financial services information system of claim 2 wherein the processing means further comprises:

(d)(i) financial planning means for providing financial planning services by retrieving financial planning information from the content provider through the communicating means; and

(d)(ii) means for providing the financial planning information to the graphical user interface means for display to the user on the display device.

19. The financial services information system of claim 2 wherein the processing means further comprises:

(d)(i) insurance means for providing insurance services by retrieving insurance information from the content provider through the communicating means; and

(d)(ii) means for providing the insurance information to the graphical user interface means for display to the user on the display device.

20. The financial services information system of claim 2 wherein the processing means further comprises:

(d)(i) news means for providing a news resource by retrieving news information from the content provider through the communicating means; and

(d)(ii) means for providing the news information to the graphical user interface means for display to the user on the display device.

21. The financial services information system of claim 1 wherein the processing means further comprises electronic office means for providing an electronic office item selected from the group consisting of: word processor, spreadsheet, calendar, to do list, address book, and financial calculator, the electronic office means selectively utilizing the graphical user interface means, the input means, and the communicating means to provide functions of the electronic office item to the broker end user.

22. The financial services information system of claim 21 wherein the electronic office means comprises a client information link to deposit, loan, and bank services of a client such that the broker end user can selectively access at least one of these services at the content provider through the communicating means.

23. The financial services information system of claim 1 further comprising storage means, operatively coupled to the processing means, for storing software program code related to functions in the financial services information system, the processing means comprising program execution

means for retrieving a portion of the software code from the storage means and executing the software code.

24. The financial services information system of claim 23 wherein the storage means comprises electronic office software program code selected from the group consisting of: word processor, spreadsheet, calendar, to do list, address book, and financial calculator, the program execution means comprising means for executing the electronic office software program code.

25. A financial services information system, comprising:

(a) an end user apparatus, comprising:

(i) a display device;

(ii) graphical user interface means, operatively coupled to the display device, for presenting data as graphical information to the broker end user on the display device;

(iii) input means for receiving data input by the user;

(iv) communicating means, operatively coupled to an interactive communication network, for communicating data between the broker end user and the interactive communication network; and

(v) processing means, operatively coupled to the graphical user interface means, input means, and communicating means, for providing an electronic application form to the graphical user interface means, the electronic application form being received from the interactive communication network through the communicating means, the electronic application form being generated from financial instrument application data, the processing means comprising application checking means for checking whether client application data input by the user on the electronic application form needs further information or correction by sending the client application data to the interactive communication network through the communicating means and receiving a notification from the interactive communication network through the communicating means which is subsequently provided to the graphical user interface means when such further information or correction

is needed based on a comparison of the client application data to financial instrument application reference data; and

(b) a content provider operatively coupled to the interactive communication network; and

(c) a host means, operatively coupled to the interactive communication network, for storing and forwarding information between the end user apparatus and the content provider on the interactive communication network.

26. The financial services information system of claim 25 wherein the interactive communication network is selected from the group consisting of: a public switched telephone network (PSTN), a public data network, a private data network, and a wireless data service.

27. The financial services information system of claim 25 wherein: the electronic application form received from the content provider is generated from application data for a financial instrument selected from the group consisting of a mutual fund, an annuity, a security, and a security option, the notification received from the interactive communication network is based on a comparison of the client application data to financial instrument application reference data corresponding to a type of financial instrument application data used to generate the electronic application form.

28. The financial services information system of claim 27 wherein the end user apparatus processing means further comprises means for providing instructions for filling out the financial instrument application form to the graphical user interface means, the instructions being received from the interactive communication network through the communicating means.

29. The financial services information system of claim 27 wherein the end user apparatus processing means further comprises means for providing a sample filled-in financial instrument application form to the graphical user interface means, the sample filled-in financial instrument application form being received from the interactive communication network through the communicating means.

30. The financial services information system of claim 27 wherein the end user apparatus application checking means comprises means for electronically

confirming through an inquiry to the interactive communication network that a particular broker submitting the client application data to the interactive communication network is licensed in the client's state of residence to conduct transactions related to the type of financial instrument indicated in the client application data prior to final submission to the content provider.

31. The financial services information system of claim 27 further comprising storage means, operatively coupled to the end user apparatus processing means, for caching data received by the communicating means for subsequent use such that information previously received by the communicating means is retrieved from the storage means rather than through an inquiry to the interactive communication network through the communicating means.

32. The financial services information system of claim 27 wherein the end user apparatus communicating means comprises means for bypassing the host means to directly access the content provider via the interactive communication network.

33. The financial services information system of claim 27 wherein the host means is operatively coupled to a plurality of content providers via the interactive communication network such that the host means is a gateway which passes data between the plurality of content providers and the end user apparatus communicating means, the host means comprising means for performing the comparison between the client application data and the financial instrument application reference data such that the host means submits the client application data to one of the plurality of content providers after the client application data is complete and correct.

34. The financial services information system of claim 27 wherein the host means comprises means for collecting statistical information on usage activities of the broker end user.

35. The financial services information system of claim 25 wherein the host means comprises means for processing stored information from the end user apparatus and the content provider.

36. The financial services information system of claim 27 wherein the end user apparatus processing means further comprises means for providing, to the graphical user interface means, financial instrument price information received from the interactive communication network through the end user apparatus communicating means.

37. The financial services information system of claim 27 wherein the end user apparatus processing means further comprises means for providing, to the graphical user interface means, information about a plurality of financial instruments received from the interactive communication network through the end user apparatus communicating means.

38. The financial services information system of claim 37 wherein the end user apparatus processing means further comprises means for requesting the host means to search for information about a particular financial instrument within the information about the plurality of financial instruments available on the interactive communication network and means for providing information about the particular financial instrument to the graphical user interface means which is received from the host means through the communicating means.

39. The financial services information system of claim 27 wherein the end user apparatus processing means further comprises electronic mail means for providing, to the graphical user interface means, received electronic mail passed between the broker and the content provider through the end user apparatus communicating means.

40. The financial services information system of claim 39 wherein the electronic mail means comprises means for passing electronic mail consisting of a media type selected from the group consisting of text, graphics, sound, and multi-media files.

41. The financial services information system of claim 39 further comprising a computing device at the content provider operatively coupled to the interactive communication network, the computing device being selected from the group consisting of: a home office electronic mail server such that electronic mail can pass between the broker end user and other users connected to the electronic mail server in the home office, a host-based

electronic mail server such that electronic mail can pass between the broker end user and other broker end users connected to the host-based electronic mail server, a financial instrument product provider electronic mail server such that electronic mail can pass between the broker end user and other users connected to the electronic mail server at the financial instrument product provider, a tax service electronic mail server such that electronic mail can pass between the broker end user and a tax professional connected to the tax service electronic mail server, a legal service electronic mail server such that electronic mail can pass between the broker end user and an attorney connected to the legal service electronic mail server, an electronic bulletin board computer such that the broker end user can access services on the electronic bulletin board computer, and a live chat session provider computer such that the broker end user can participate in a live chat session.

42. The financial services information system of claim 39 further comprising a computing device at the content provider operatively coupled to the interactive communication network, the computing device performing operations of a broker continuing education service which uses the end user apparatus electronic mail means to perform the following functions:

(a) sending an electronic mail to the broker end user notifying the broker end user that a continuing education course is needed to maintain a broker license;

(b) receiving an electronic mail from the broker end user containing test answers for the continuing education course;

(c) sending an electronic mail to the broker end user which notifies the broker end user that the test was passed and provides forms to the broker end user for sending to a broker licensing board which certify that the continuing education course has been successfully completed, if the broker end user passed test; and

(d) sending an electronic mail to the broker end user which notifies the broker end user that the test was failed, if the broker end user failed test.

43. The financial services information system of claim 27 wherein the end user apparatus processing means further comprises advertising means for providing, to the graphical user interface means, product or service advertising information retrieved from advertising information at the content provider through the communicating means.

44. The financial services information system of claim 27 wherein the end user apparatus processing means further comprises financial products reference means for providing, to the graphical user interface means, financial products reference information retrieved from financial products reference information at the content provider through the communicating means.

45. The financial services information system of claim 27 wherein the end user apparatus processing means further comprises financial planning means for providing, to the graphical user interface means, financial planning information retrieved from financial planning services at the content provider through the communicating means.

46. The financial services information system of claim 27 wherein the end user apparatus processing means further comprises means for providing, to the graphical user interface means, insurance information retrieved from insurance services at the content provider through the communicating means.

47. The financial services information system of claim 27 wherein the end user apparatus processing means further comprises news means for providing, to the graphical user interface means, news information retrieved from a news resource at the content provider through the communicating means.

48. The financial services information system of claim 25 wherein the end user apparatus processing means further comprises electronic office means for providing an electronic office item selected from the group consisting of: a word processor, spreadsheet, calendar, to do list, address book, and financial calculator, the electronic office means selectively utilizing the end user apparatus display device, the end user apparatus graphical user interface means, the end user apparatus input means, and the end user apparatus communicating means to provide functions of the electronic office item to the broker end user.

49. The financial services information system of claim 48 wherein the electronic office means comprises a client information link to deposit, loan, and bank services of a client such that the broker end user can selectively access at least one of these services through the communicating means.

50. The financial services information system of claim 25 wherein the end user apparatus further comprises storage means, operatively coupled to the end user apparatus processing means, for storing software program code related to functions in the financial services information system, the end user apparatus processing means comprising program execution means for retrieving a portion of the software code from the storage means and executing the software code.

51. The financial services information system of claim 50 wherein the end user apparatus storage means comprises electronic office software program code selected from the group consisting of: word processor, spreadsheet, calendar, to do list, address book, and financial calculator, the end user apparatus program execution means comprises means for executing the electronic office software program code.

52. A financial services information processing method for use between a broker end user and a content provider on an interactive communication network, comprising the steps of:

(a) communicating data between the broker end user and the content provider via the interactive communication network, the data including an electronic application form generated from financial instrument application data;

(b) displaying graphical user interface elements including the electronic application form;

(c) receiving client application data input by the broker end user on the electronic application form;

(d) sending the client application data to the content provider; and

(e) receiving a notification from the content provider when further information or correction is needed based on a comparison of the client application data to financial instrument application reference data such that the client application data is checked prior to submission to the content provider.

53. The method of claim 52 wherein the communicating step comprises communicating data including an electronic application form generated from financial instrument application data for a financial instrument selected from the group consisting of a mutual fund, an annuity, a security, and a security option.

54. The method of claim 53 wherein the communicating step further comprises communicating data including instructions for filling out the financial instrument application form and the displaying step comprises displaying graphical user interface elements including the instructions.

55. The method of claim 53 wherein the communicating step further comprises communicating data including a sample filled-in financial instrument application form and the displaying step comprises displaying graphical user interface elements including the sample filled-in financial instrument application form.

56. The method of claim 53 further comprising a step of electronically confirming through an inquiry to the content provider that a particular broker submitting the client application data to the content provider is licensed in the client's state of residence to conduct transactions related to the type of financial instrument indicated in the client application data prior to final submission to the content provider.

57. The method of claim 52 further comprising a step of caching data received by the broker end user for subsequent use in a data cache such that previously received information is retrieved from the data cache rather than through an inquiry to the content provider via the interactive communication network.

58. The method of claim 53 wherein the content provider comprises a host which interfaces to a plurality of content providers to provide data to the broker end user via the interactive network from the plurality of content providers, the method further comprising a step of performing the comparison between the client application data and the financial instrument application reference data at the host, and wherein the communicating step further comprises communicating the client application data such that the client application data is submitted to one of the plurality of content providers after the client application data is complete and correct.

59. The method of claim 58 further comprising steps of requesting the host to search for information within the data stored at the host related to the plurality of content providers and providing search results which is received from the host.

60. The method of claim 53 wherein the communicating step further comprises receiving financial instrument price information from the content provider and the displaying step comprises displaying graphical user interface elements including the financial instrument price information.

61. The method of claim 53 wherein the communicating step further comprises receiving information about a plurality of financial instruments and the displaying step comprises displaying graphical user interface elements including information about the plurality of financial instruments.

62. The method of claim 61 further comprising steps of requesting the content provider to search for information about a particular financial instrument within the information about the plurality of financial instruments and providing information about the particular financial instrument which is received from the content provider.

63. The method of claim 53 wherein the communicating step further comprises passing electronic mail between the broker end user and the content provider and the displaying step comprises displaying graphical user interface elements including received electronic mail.

64. The method of claim 63 wherein the electronic mail comprises a media type selected from the group consisting of text, graphics, sound, and multi-media files.

65. The method of claim 52 wherein the content provider is selected from the group consisting of: a home office for the broker end user such that electronic mail can pass between the broker end user and a computer in the home office, an electronic mail server such that electronic mail can pass between the broker end user and other brokers connected to the electronic mail server, a financial instrument product provider such that electronic mail can pass between the broker end user and a computer at the financial instrument product provider, a tax service such that electronic mail can pass between the broker end user and a tax professional, a legal service such that electronic mail can pass between the broker end user and an attorney, an electronic bulletin board such that the broker end user can access services on the electronic bulletin board, and a live chat session provider such that the broker end user can participate in a live chat session.

66. The method of claim 63 wherein the content provider is a broker continuing education service which uses electronic mail to perform the following functions:

(a) sending an electronic mail to the broker end user notifying the broker end user that a continuing education course is needed to maintain a broker license;

(b) receiving an electronic mail from the broker end user containing test answers for the continuing education course;

(c) sending an electronic mail to the broker end user which notifies the broker end user that the test was passed and provides forms to the broker end user for sending to a broker licensing board which certify that the continuing education course has been successfully completed, if the broker end user passed test; and

(d) sending an electronic mail to the broker end user which notifies the broker end user that the test was failed, if the broker end user failed test.

67. The method of claim 53 wherein the communicating step further comprises retrieving product or service advertising information from the content providers and the displaying step comprises displaying graphical user interface elements including the advertising information.

68. The method of claim 53 wherein the communicating step further comprises retrieving financial product reference information from the content providers and the displaying step comprises displaying graphical user interface elements including the financial products reference information.

69. The method of claim 53 wherein the communicating step further comprises retrieving financial planning information from the content providers and the displaying step comprises displaying graphical user interface elements including the financial planning information.

70. The method of claim 53 wherein the communicating step further comprises retrieving insurance information from the content providers and the displaying step comprises displaying graphical user interface elements including the insurance information.

71. The method of claim 53 wherein the communicating step comprises retrieving news information from the content provider and the displaying step comprises displaying graphical user interface elements including the news information.

72. The method of claim 53 further comprising a step of providing an electronic office item selected from the group consisting of: a word processor, spreadsheet, calendar, to do list, address book, and financial calculator.

73. The method of claim 72 wherein the step of providing an electronic office item comprises providing a client information link to deposit, loan, and bank services of a client such that the broker end user can selectively access at least one of these services at the content provider.

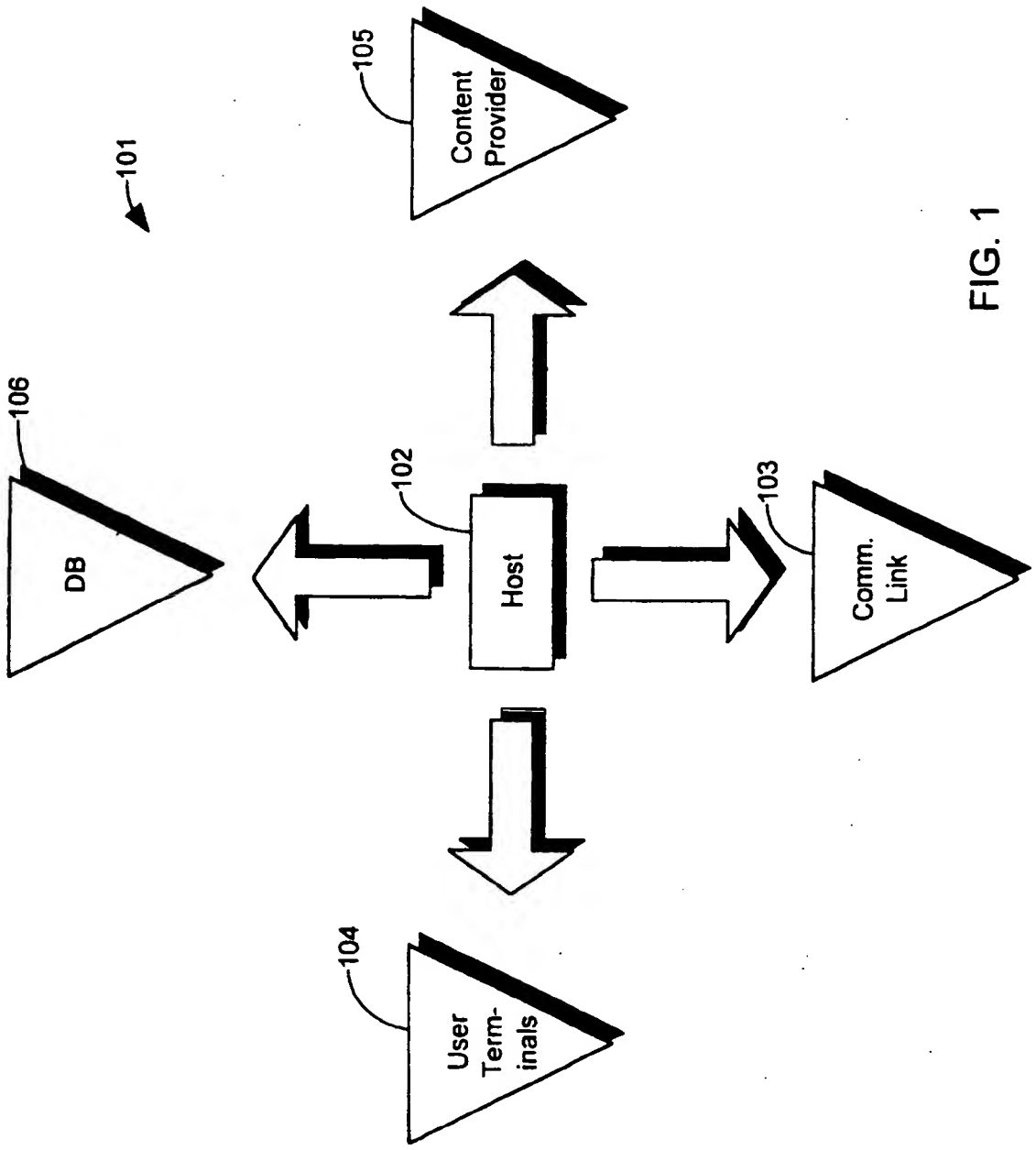
101
105
Content Provider
106
DB
102
Host
103
Comm. Link
104
User Term-inals

FIG. 1

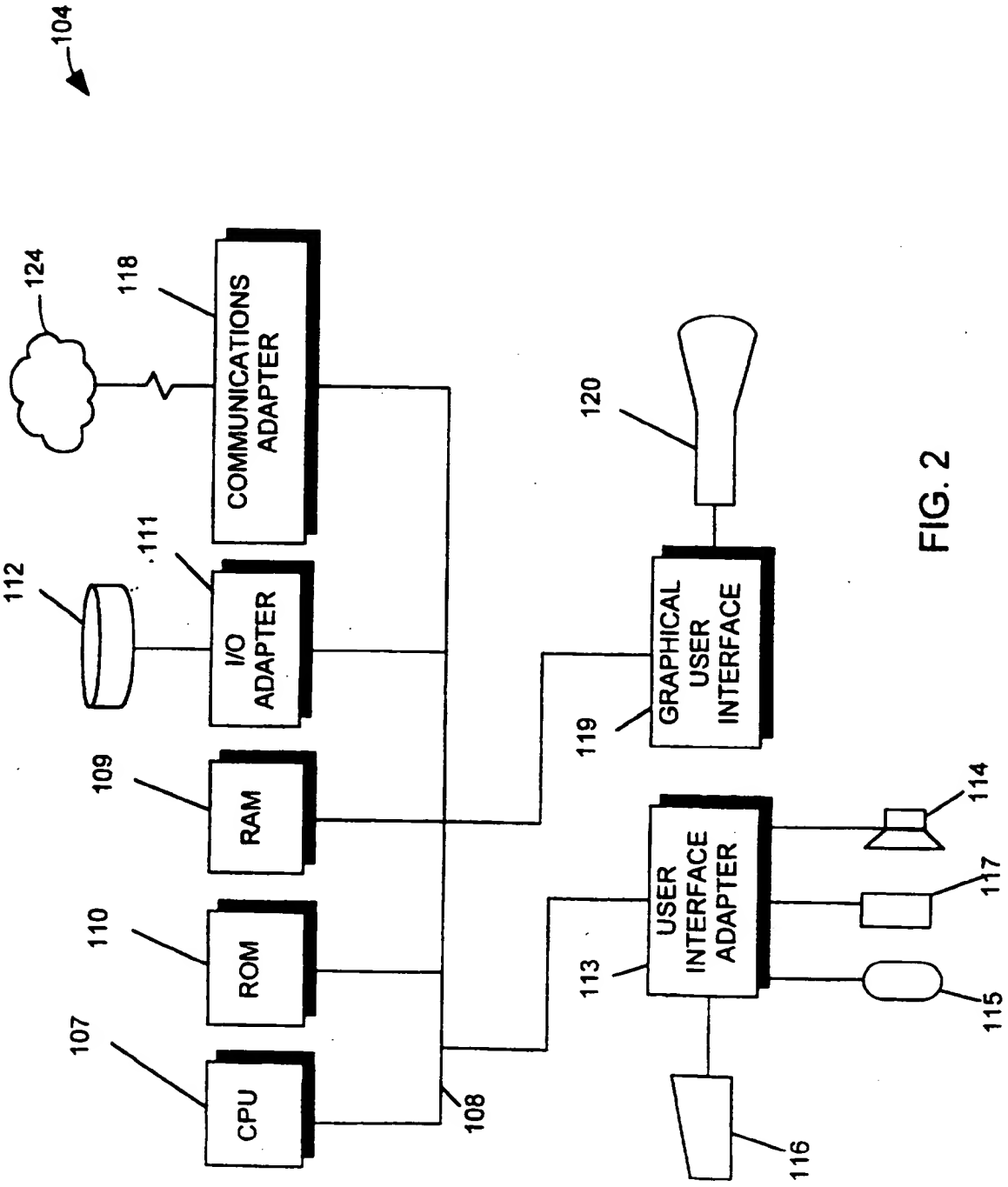
104
124
118
COMMUNICATIONS ADAPTER
120
112
111
I/O ADAPTER
GRAPHICAL USER INTERFACE
109
RAM
119
114
110
ROM
USER INTERFACE ADAPTER
117
107
CPU
113
115
108
116

FIG. 2

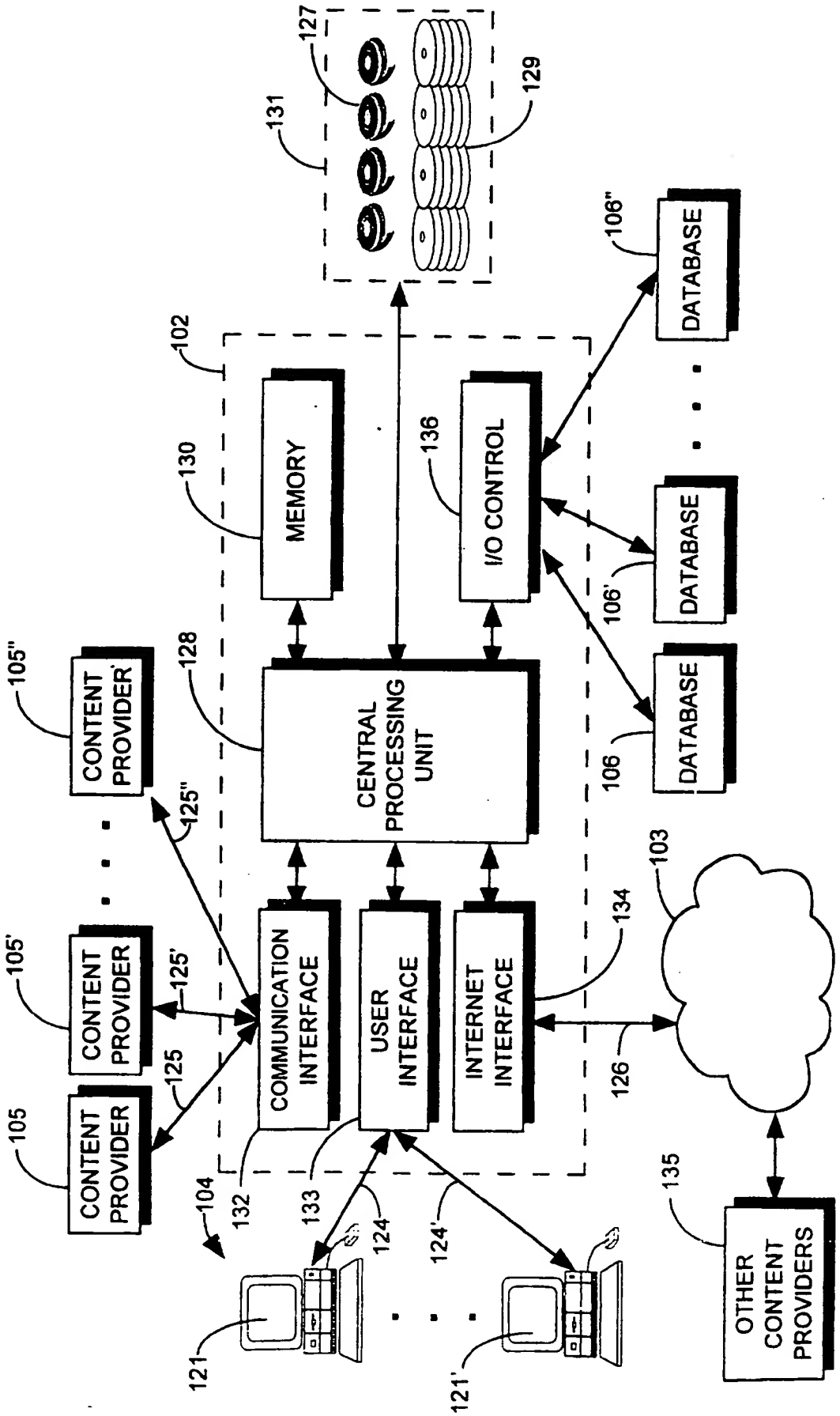
127
129
131
102
MEMORY
130
I/O CONTROL
136
DATABASE
106"
DATABASE
106'
DATABASE
106
CONTENT PROVIDER
105"
CONTENT PROVIDER
105'
CONTENT PROVIDER
105
CENTRAL PROCESSING UNIT
128
125"
125'
125
COMMUNICATION INTERFACE
USER INTERFACE
INTERNET INTERFACE
134
103
126
104
132
133
124
124'
121
121'
OTHER CONTENT PROVIDERS
135

FIG. 3

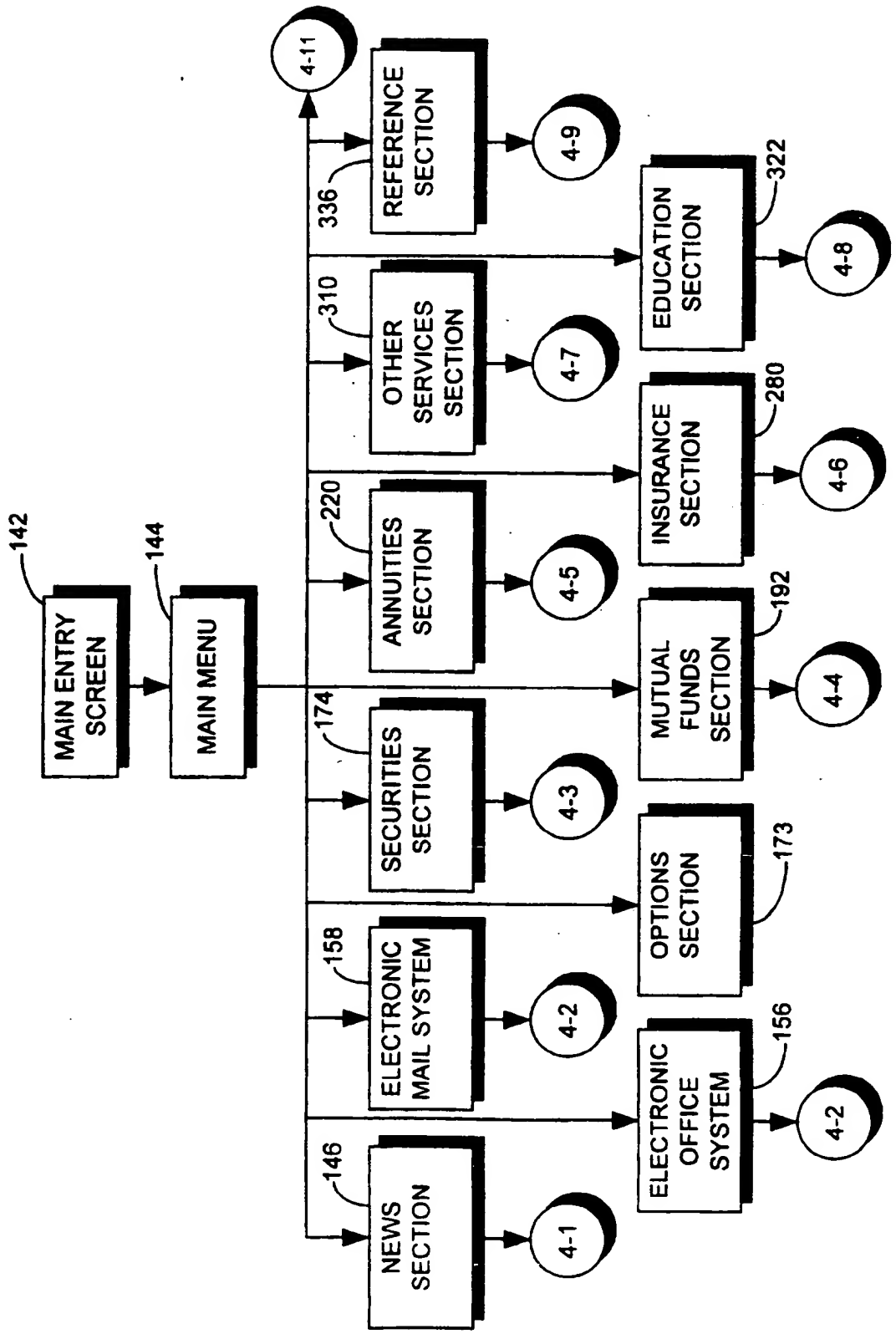
MAIN ENTRY SCREEN
142
MAIN MENU
144
NEWS SECTION
146
4-1
ELECTRONIC MAIL SYSTEM
158
4-2
SECURITIES SECTION
174
4-3
ANNUITIES SECTION
220
4-5
OTHER SERVICES SECTION
310
4-7
REFERENCE SECTION
336
4-9
4-11
ELECTRONIC OFFICE SYSTEM
156
4-2
OPTIONS SECTION
173
MUTUAL FUNDS SECTION
192
4-4
INSURANCE SECTION
280
4-6
EDUCATION SECTION
322
4-8

FIG. 4-1

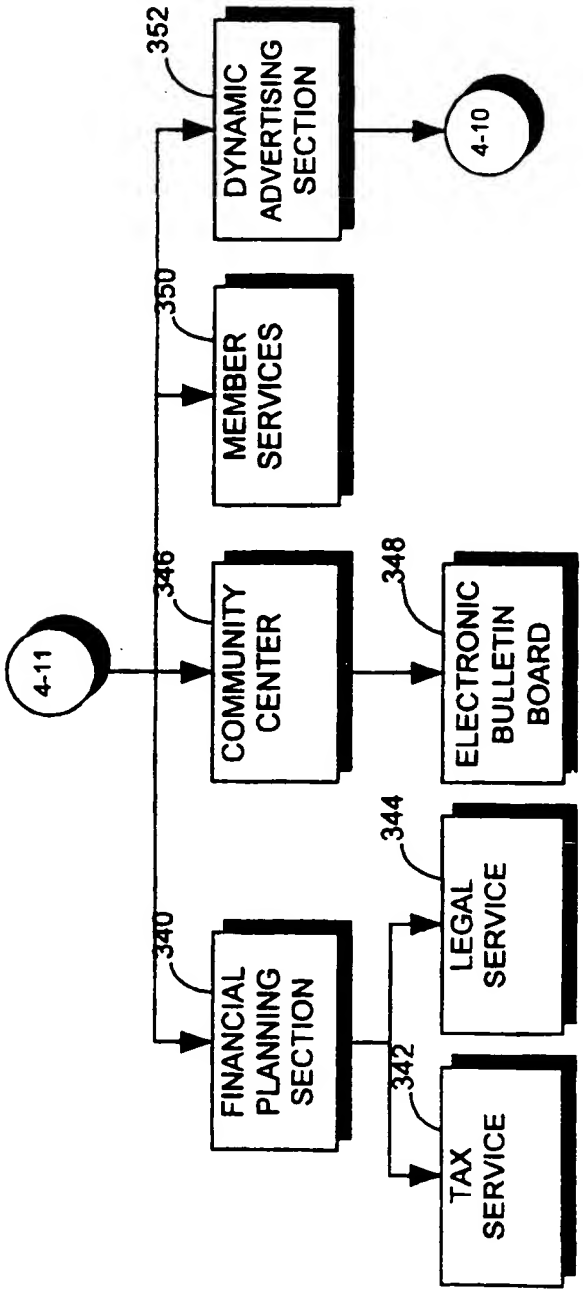
4-11
COMMUNITY CENTER
346
ELECTRONIC BULLETIN BOARD
348
MEMBER SERVICES
350
DYNAMIC ADVERTISING SECTION
352
4-10
FINANCIAL PLANNING SECTION
340
LEGAL SERVICE
344
TAX SERVICE
342

FIG. 4-2

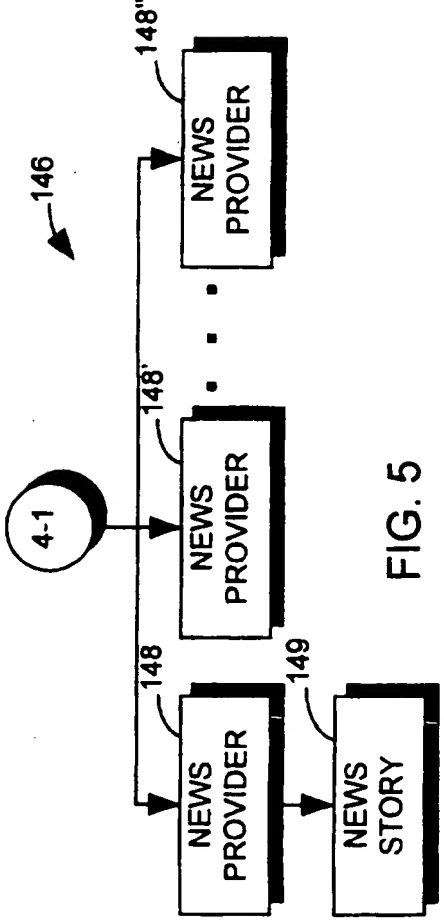
4-1
146
NEWS PROVIDER
148
NEWS PROVIDER
148'
NEWS PROVIDER
148"
NEWS STORY
149

FIG. 5

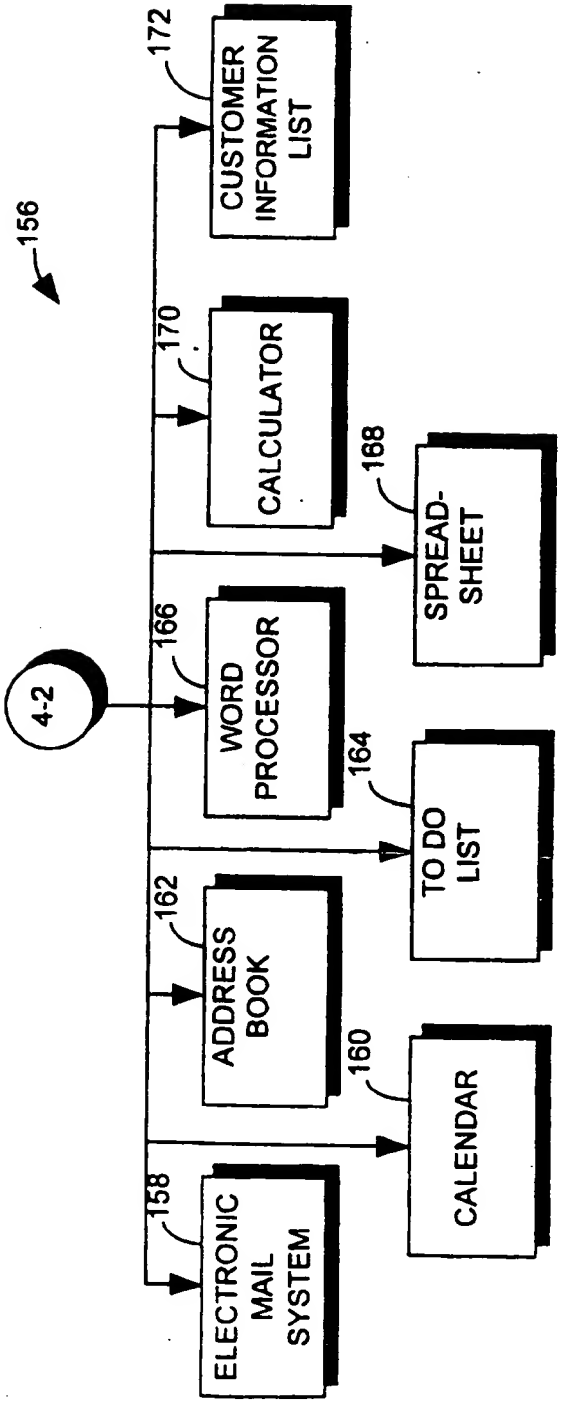
156
4-2
158
ELECTRONIC MAIL SYSTEM
160
CALENDAR
162
ADDRESS BOOK
164
TO DO LIST
166
WORD PROCESSOR
168
SPREAD-SHEET
170
CALCULATOR
172
CUSTOMER INFORMATION LIST

FIG. 6

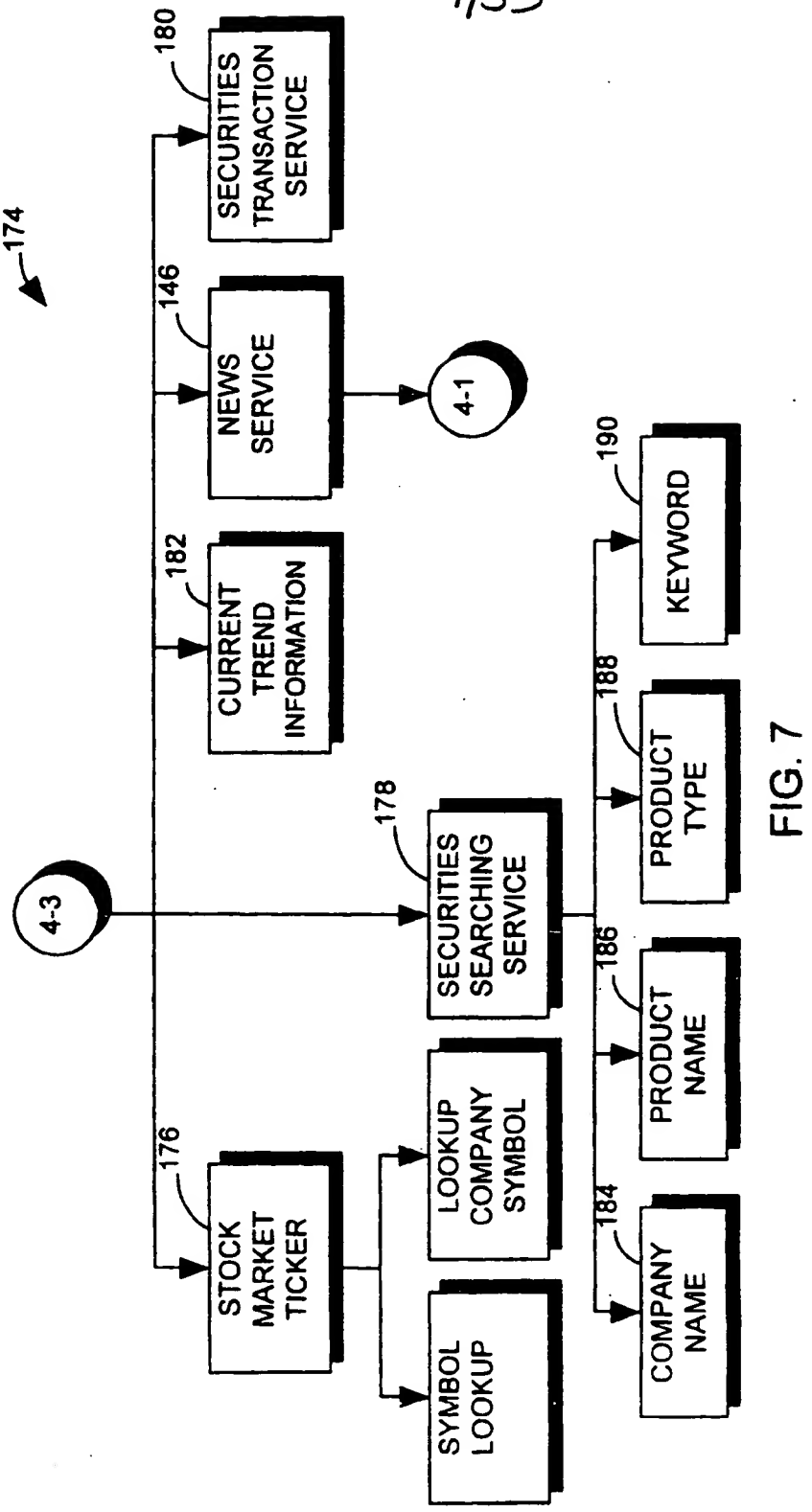
174
4-3
4-1
176
STOCK MARKET TICKER
SYMBOL LOOKUP
LOOKUP COMPANY SYMBOL
178
SECURITIES SEARCHING SERVICE
180
SECURITIES TRANSACTION SERVICE
146
NEWS SERVICE
182
CURRENT TREND INFORMATION
184
COMPANY NAME
186
PRODUCT NAME
188
PRODUCT TYPE
190
KEYWORD

FIG. 7

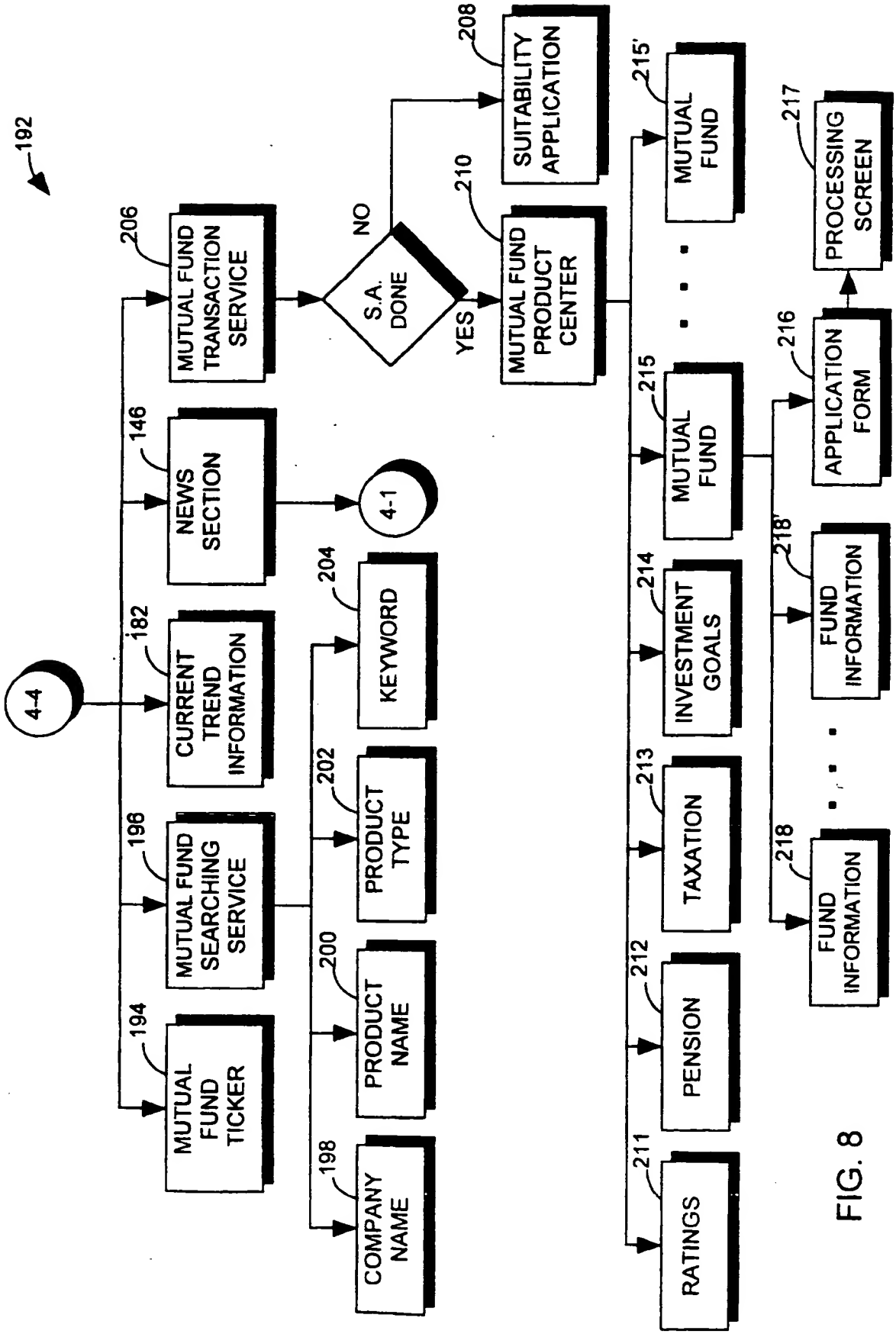
192
4-4
182
CURRENT TREND INFORMATION
146
NEWS SECTION
4-1
206
MUTUAL FUND TRANSACTION SERVICE
S.A. DONE
NO
YES
208
SUITABILITY APPLICATION
210
MUTUAL FUND PRODUCT CENTER
215'
MUTUAL FUND
196
MUTUAL FUND SEARCHING SERVICE
202
PRODUCT TYPE
204
KEYWORD
215
MUTUAL FUND
214
INVESTMENT GOALS
213
TAXATION
194
MUTUAL FUND TICKER
200
PRODUCT NAME
212
PENSION
198
COMPANY NAME
211
RATINGS
216
APPLICATION FORM
217
PROCESSING SCREEN
218'
FUND INFORMATION
218
FUND INFORMATION

FIG. 8

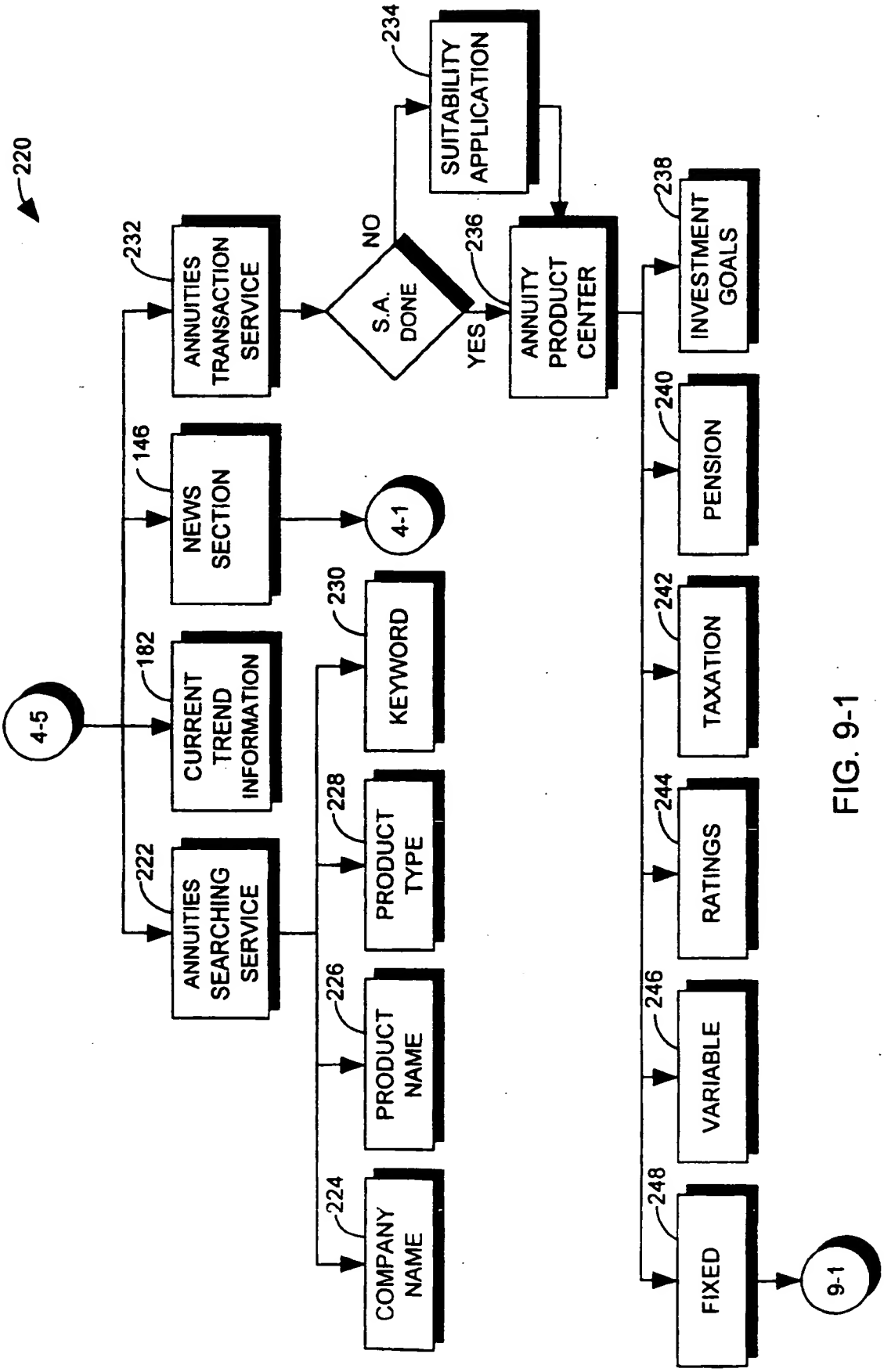
220
4-5
ANNUITIES SEARCHING SERVICE
222
CURRENT TREND INFORMATION
182
NEWS SECTION
146
ANNUITIES TRANSACTION SERVICE
232
4-1
COMPANY NAME
224
PRODUCT NAME
226
PRODUCT TYPE
228
KEYWORD
230
S.A. DONE
NO
YES
SUITABILITY APPLICATION
234
236
ANNUITY PRODUCT CENTER
INVESTMENT GOALS
238
PENSION
240
TAXATION
242
RATINGS
244
VARIABLE
246
FIXED
248
9-1

FIG. 9-1

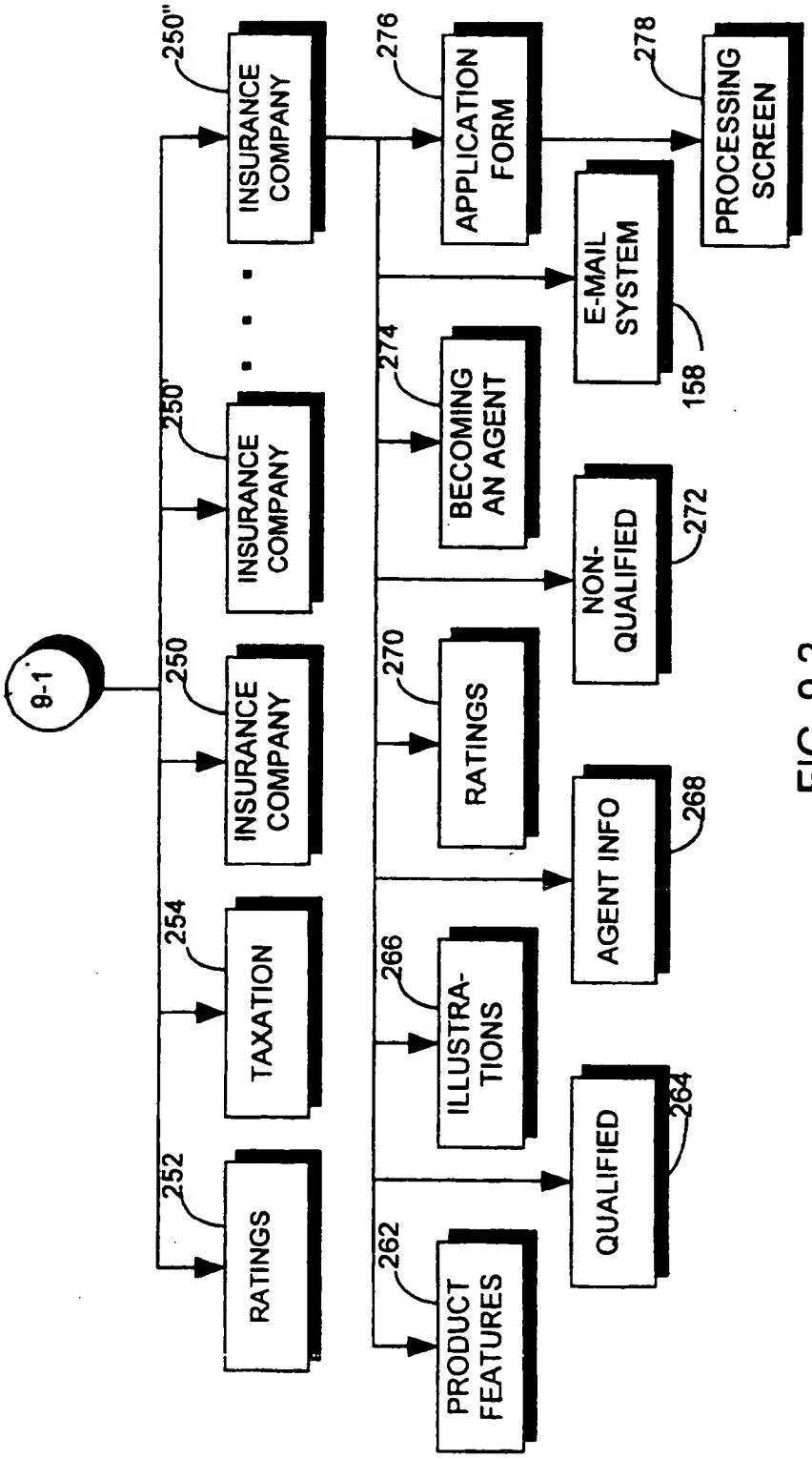
9-1
250
INSURANCE COMPANY
250'
INSURANCE COMPANY
250"
INSURANCE COMPANY
252
RATINGS
254
TAXATION
262
PRODUCT FEATURES
266
ILLUSTRA-TIONS
264
QUALIFIED
268
AGENT INFO
270
RATINGS
272
NON-QUALIFIED
274
BECOMING AN AGENT
158
E-MAIL SYSTEM
276
APPLICATION FORM
278
PROCESSING SCREEN

FIG. 9-2

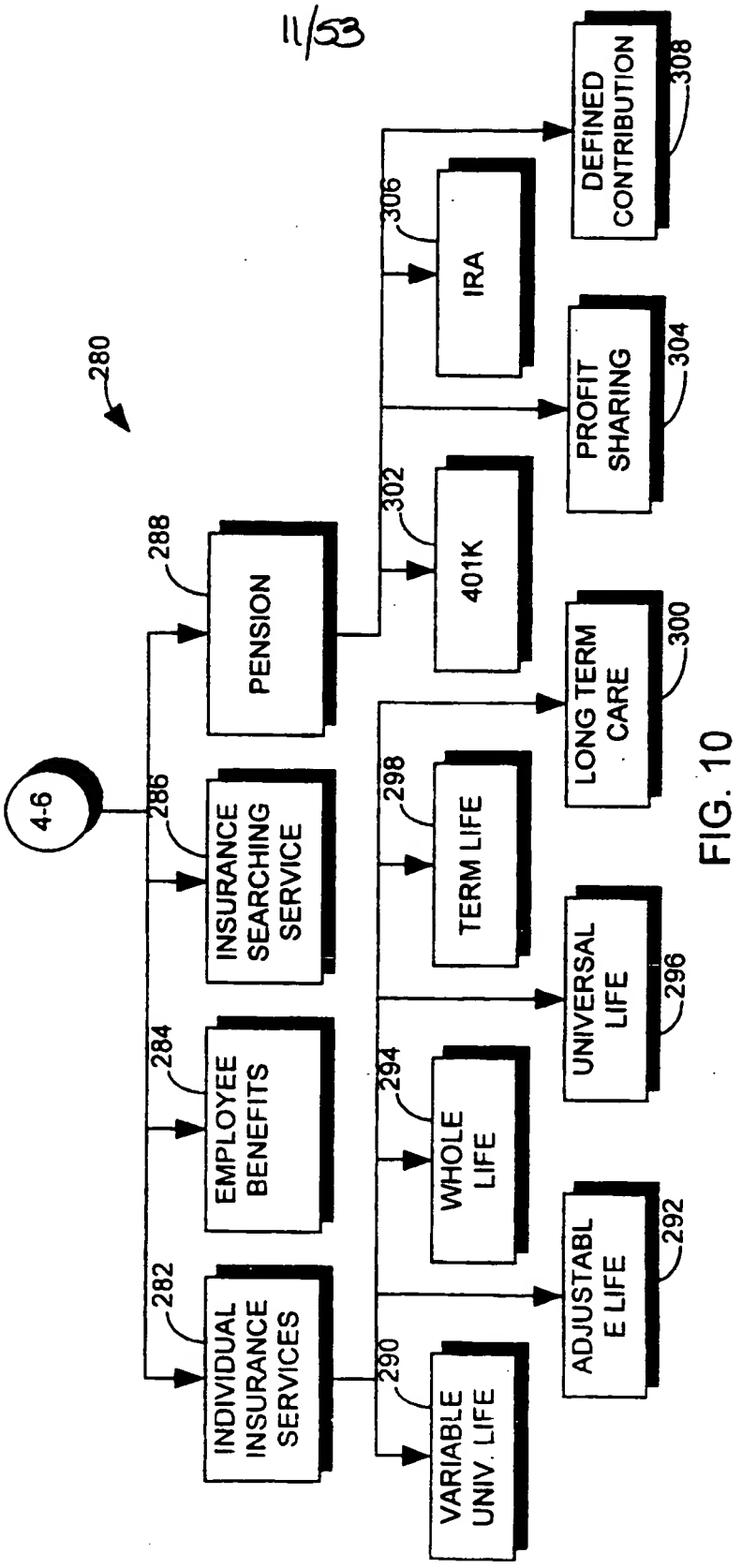
280
4-6
INDIVIDUAL INSURANCE SERVICES
282
EMPLOYEE BENEFITS
284
INSURANCE SEARCHING SERVICE
286
PENSION
288
VARIABLE UNIV. LIFE
290
ADJUSTABL E LIFE
292
WHOLE LIFE
294
UNIVERSAL LIFE
296
TERM LIFE
298
LONG TERM CARE
300
401K
302
PROFIT SHARING
304
IRA
306
DEFINED CONTRIBUTION
308

FIG. 10

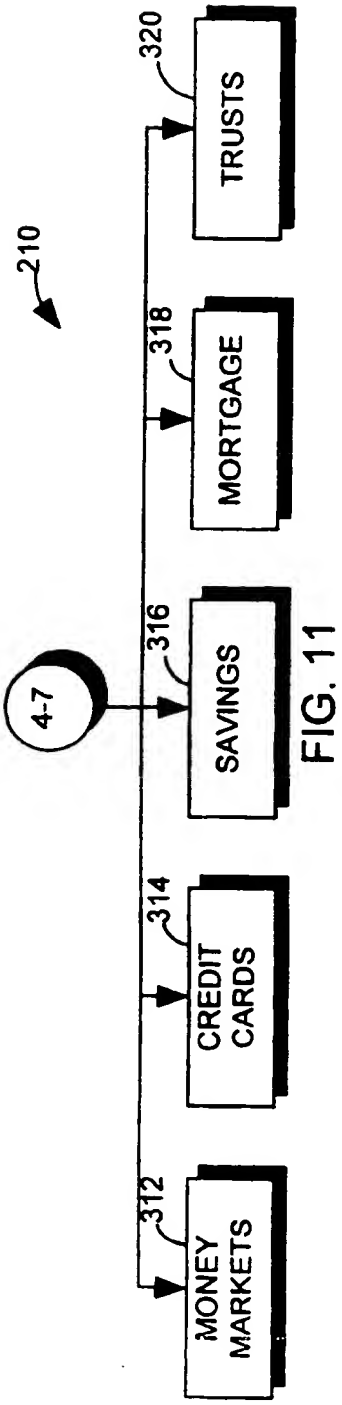
210
4-7
MONEY MARKETS
312
CREDIT CARDS
314
SAVINGS
316
MORTGAGE
318
TRUSTS
320

FIG. 11

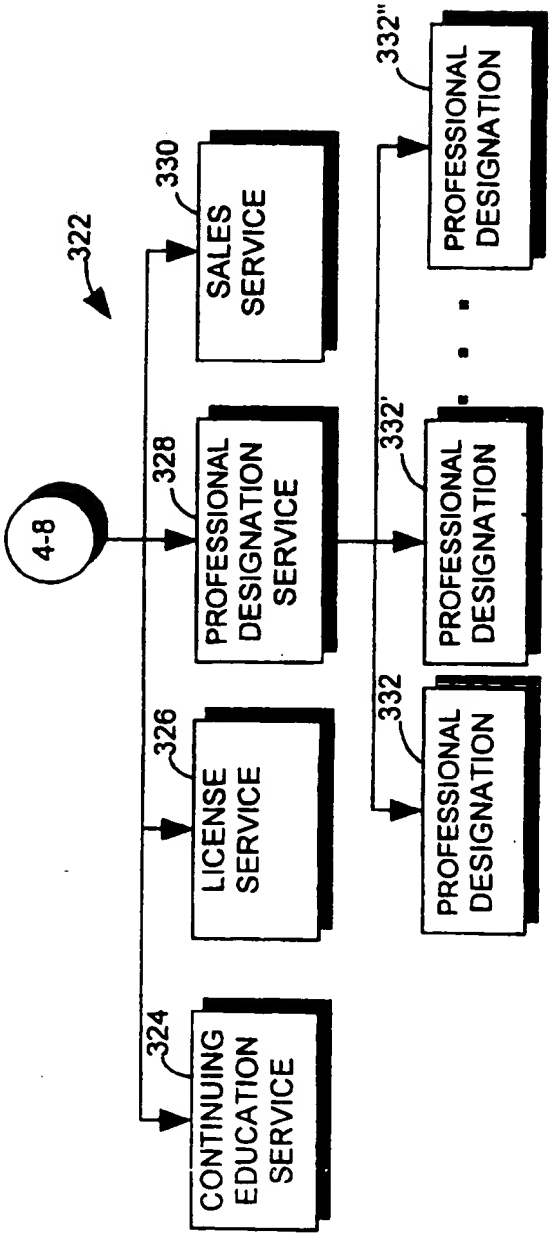
322
4-8
CONTINUING EDUCATION SERVICE
324
LICENSE SERVICE
326
PROFESSIONAL DESIGNATION SERVICE
328
SALES SERVICE
330
PROFESSIONAL DESIGNATION
332
PROFESSIONAL DESIGNATION
332'
PROFESSIONAL DESIGNATION
332"

FIG. 12

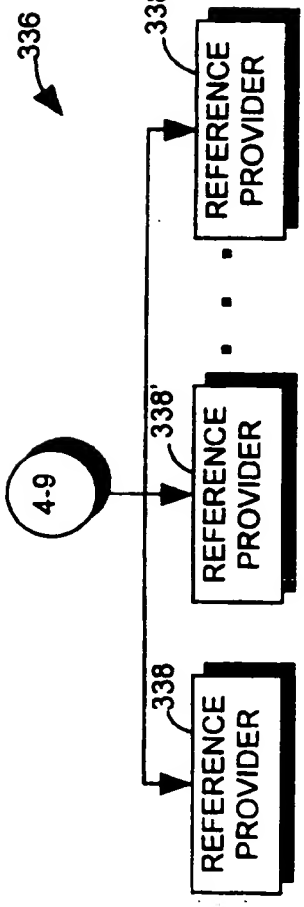
336
338"
REFERENCE PROVIDER
338'
REFERENCE PROVIDER
338
REFERENCE PROVIDER
4-9

FIG. 13

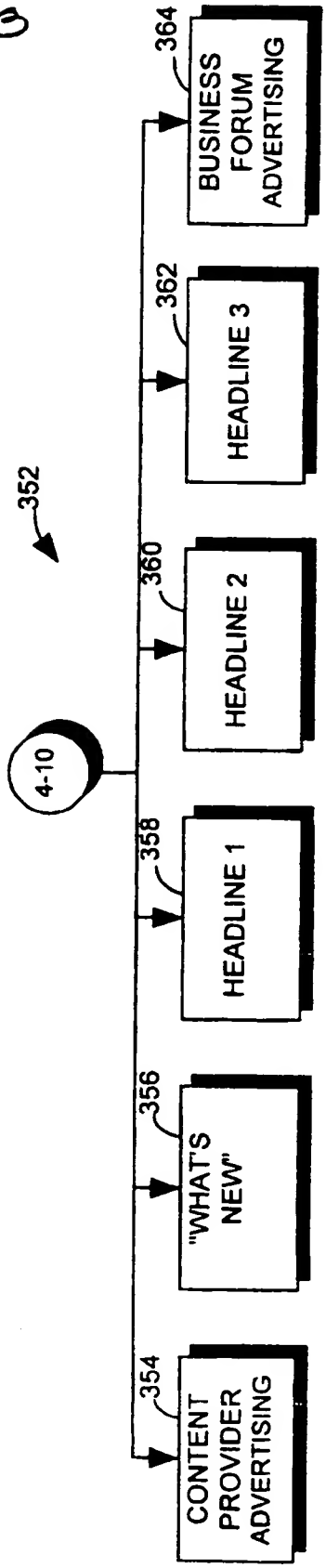
352
364
BUSINESS FORUM ADVERTISING
362
HEADLINE 3
360
HEADLINE 2
358
HEADLINE 1
356
"WHAT'S NEW"
354
CONTENT PROVIDER ADVERTISING
4-10

FIG. 14

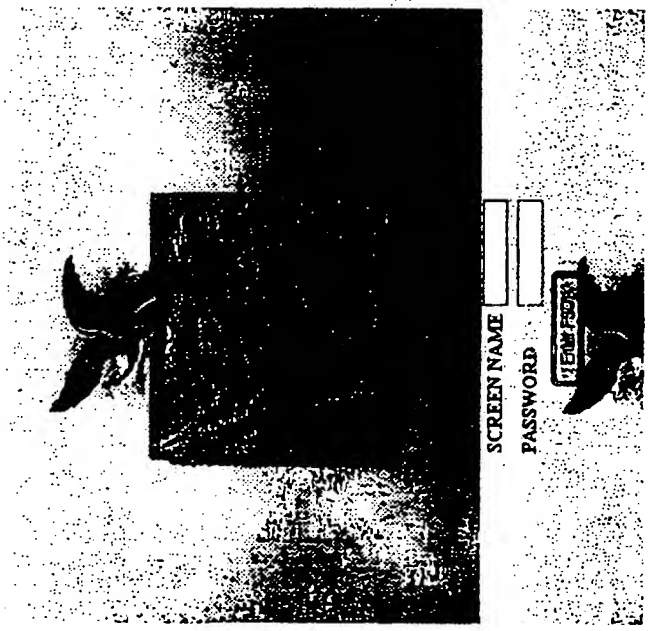

FIG. 15

15/53

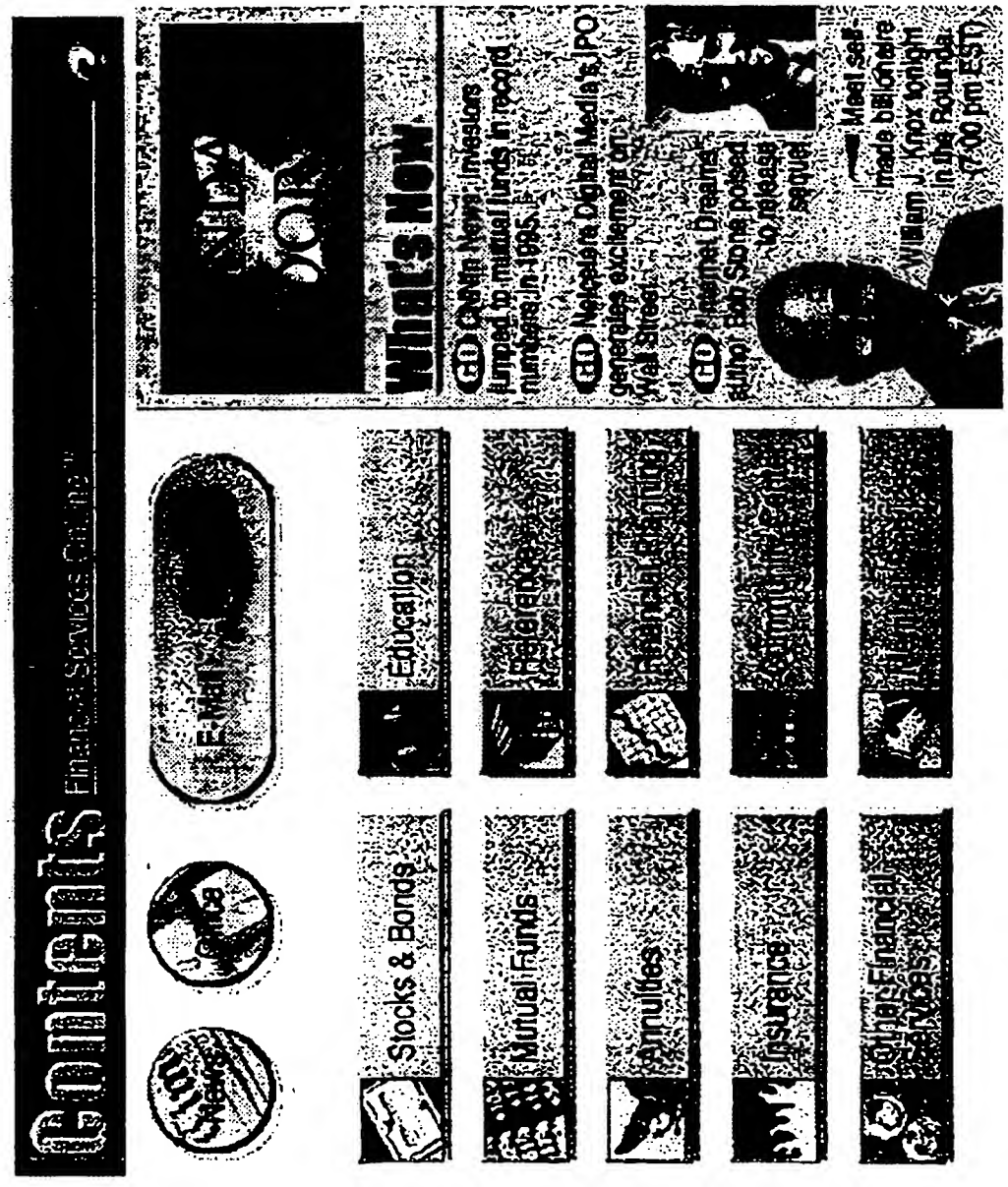
Financial Services
What's NOW
Stocks & Bonds
Education
Mutual Funds
Annuities
Insurance
Other Financial Services

FIG. 16

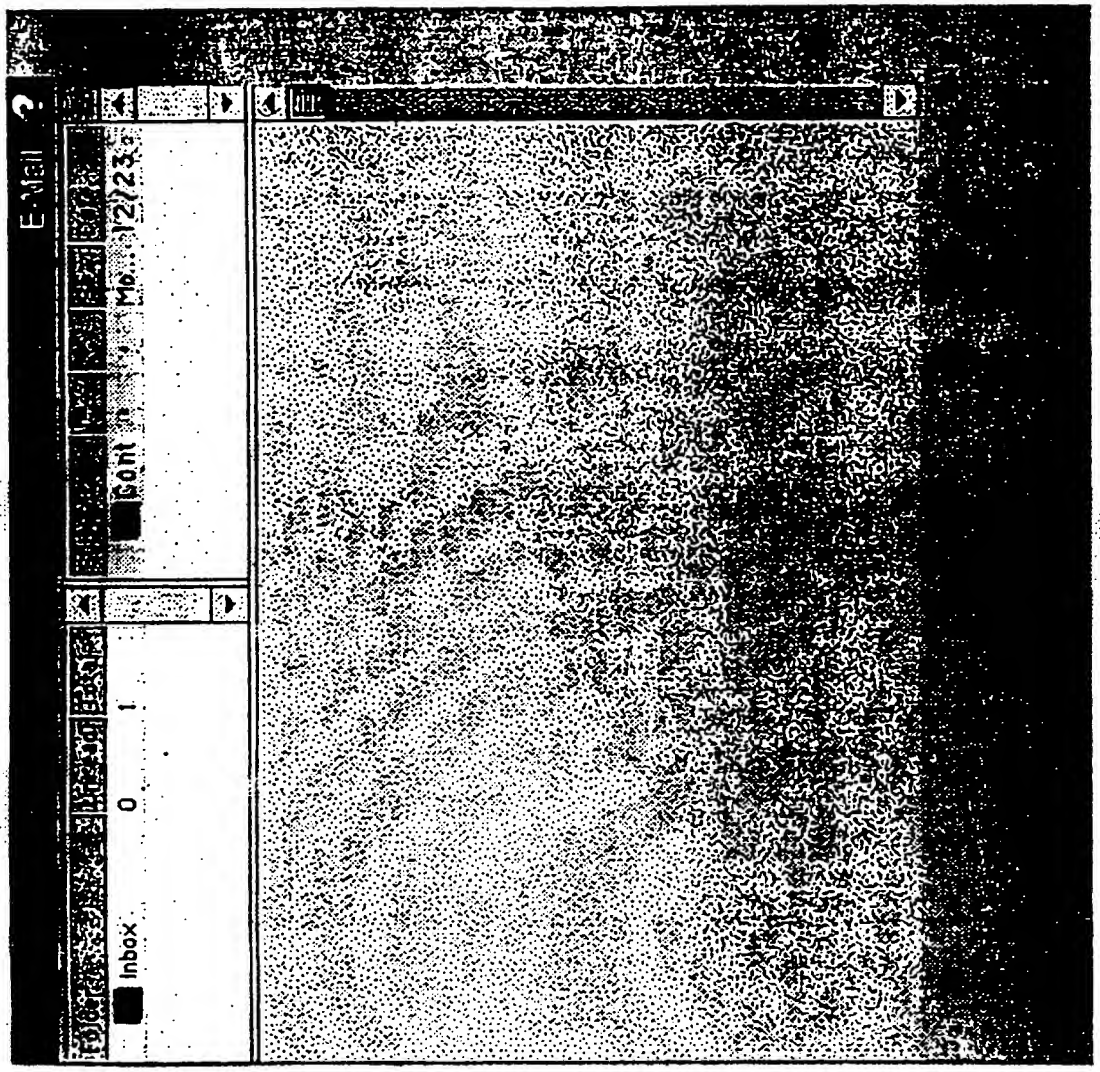

FIG.18-1

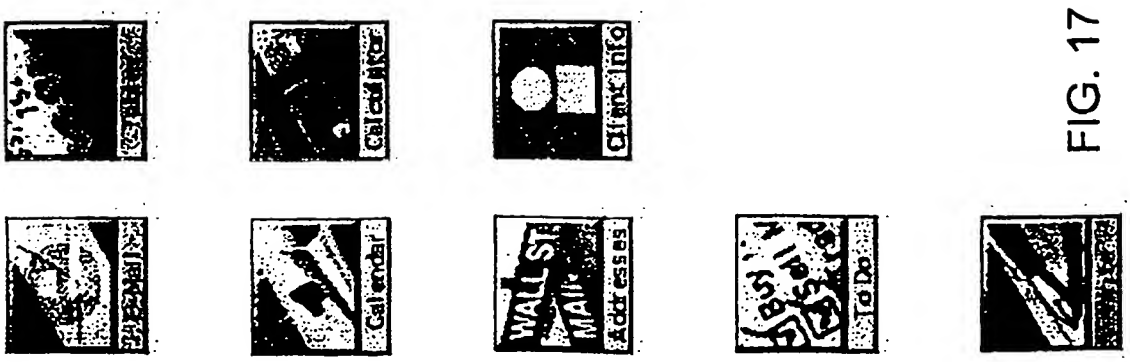

FIG. 17

17/58

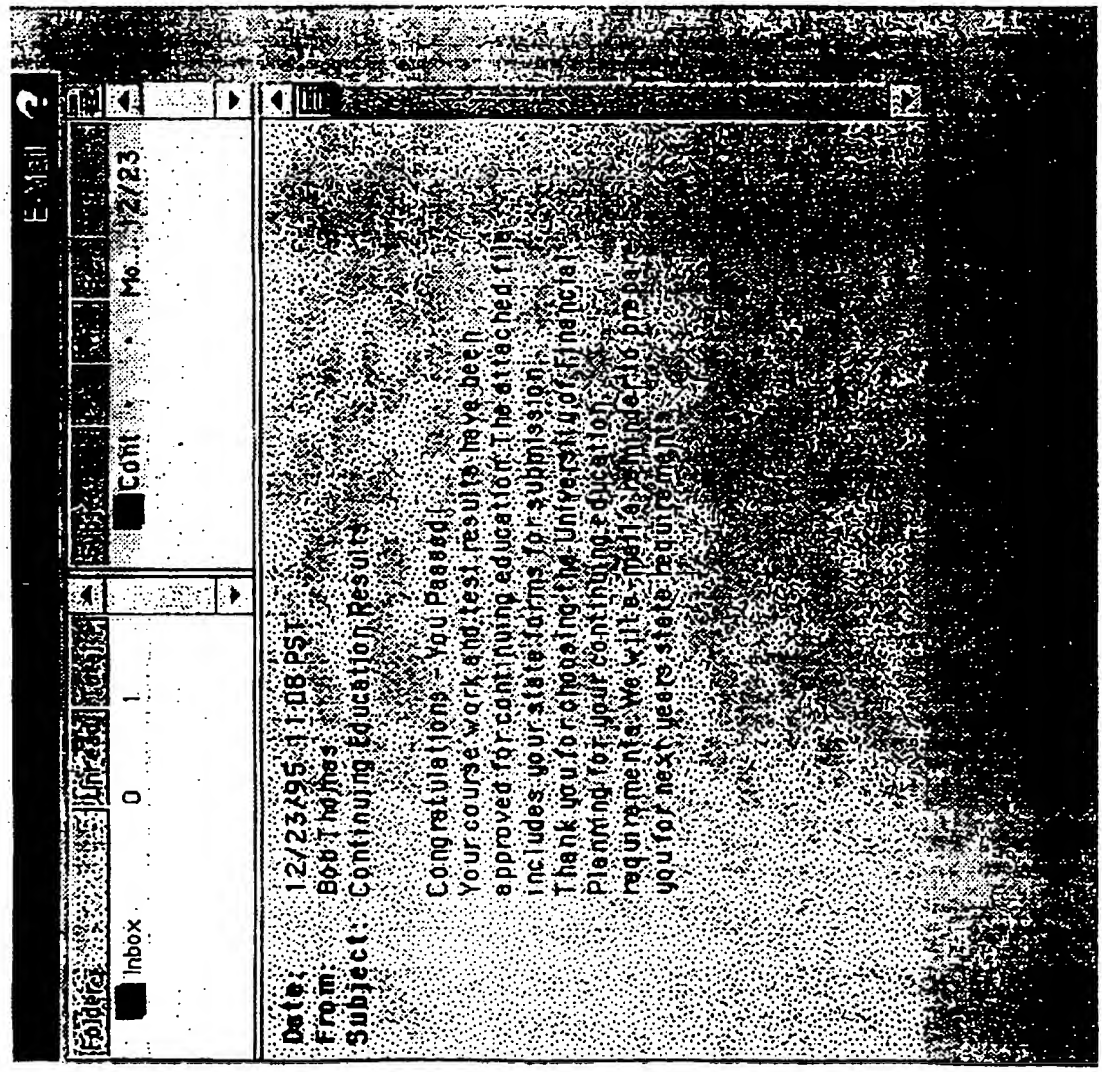
E-Mail
Folders
Inbox
Cont
Mo 12/23
Date: 12/23/95 1:08 PST
From: Bob Thomas
Subject: Continuing Education Results
Congratulations - You Passed!
Your course work and test results have been
approved for continuing education credit. The attached file
includes your state forms for submission.
Thank you for choosing the University of Financial
Planning for your continuing education credits. We pride
ourselves on meeting all requirements and
you for next year's state requirements.

FIG. 18-2

18/53

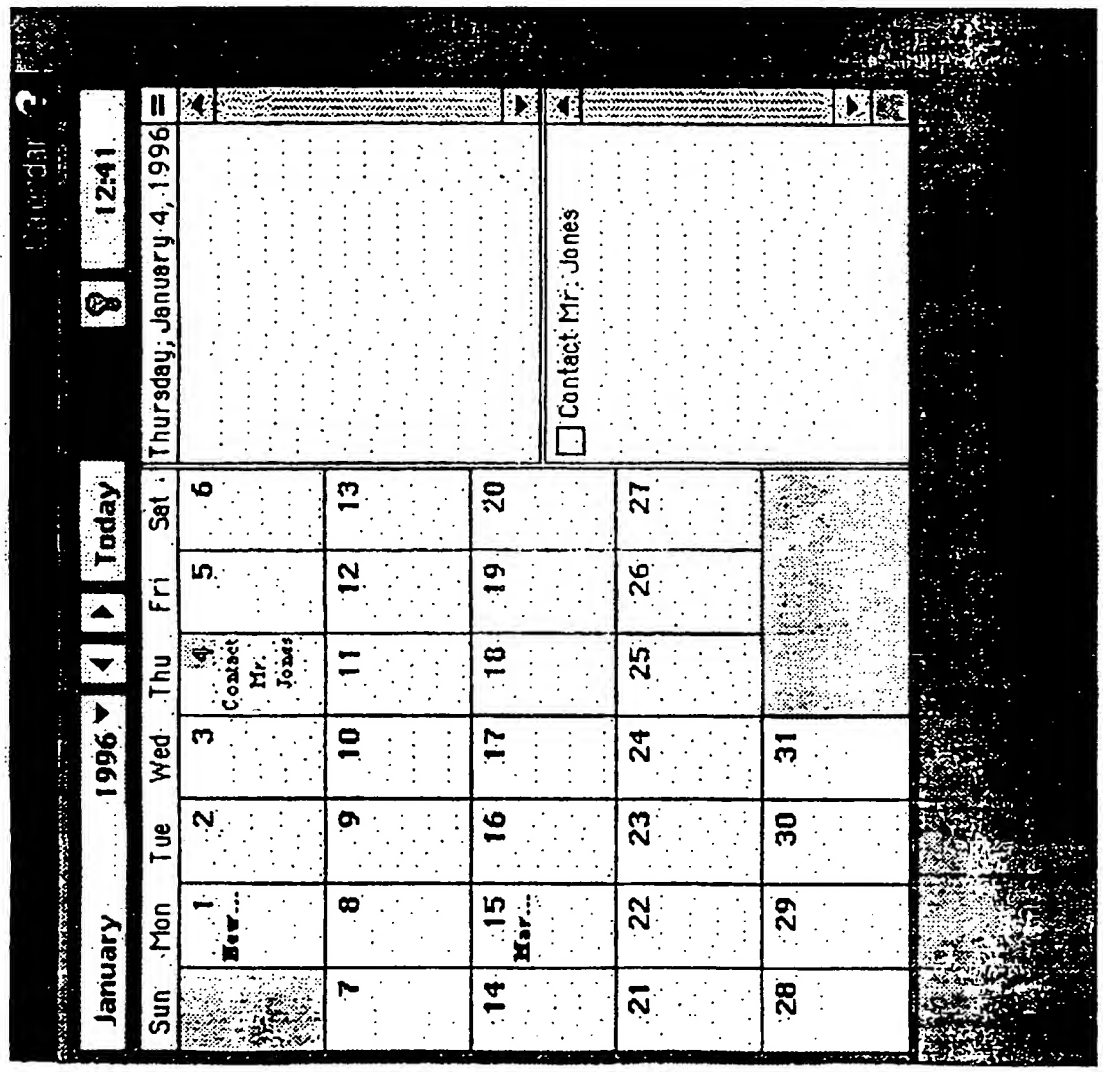
January
1996
Today
12:41
Thursday, January 4, 1996
Sun Mon Tue Wed Thu Fri Sat
Contact Mr. Jones
Contact Mr. Jones

FIG. 19

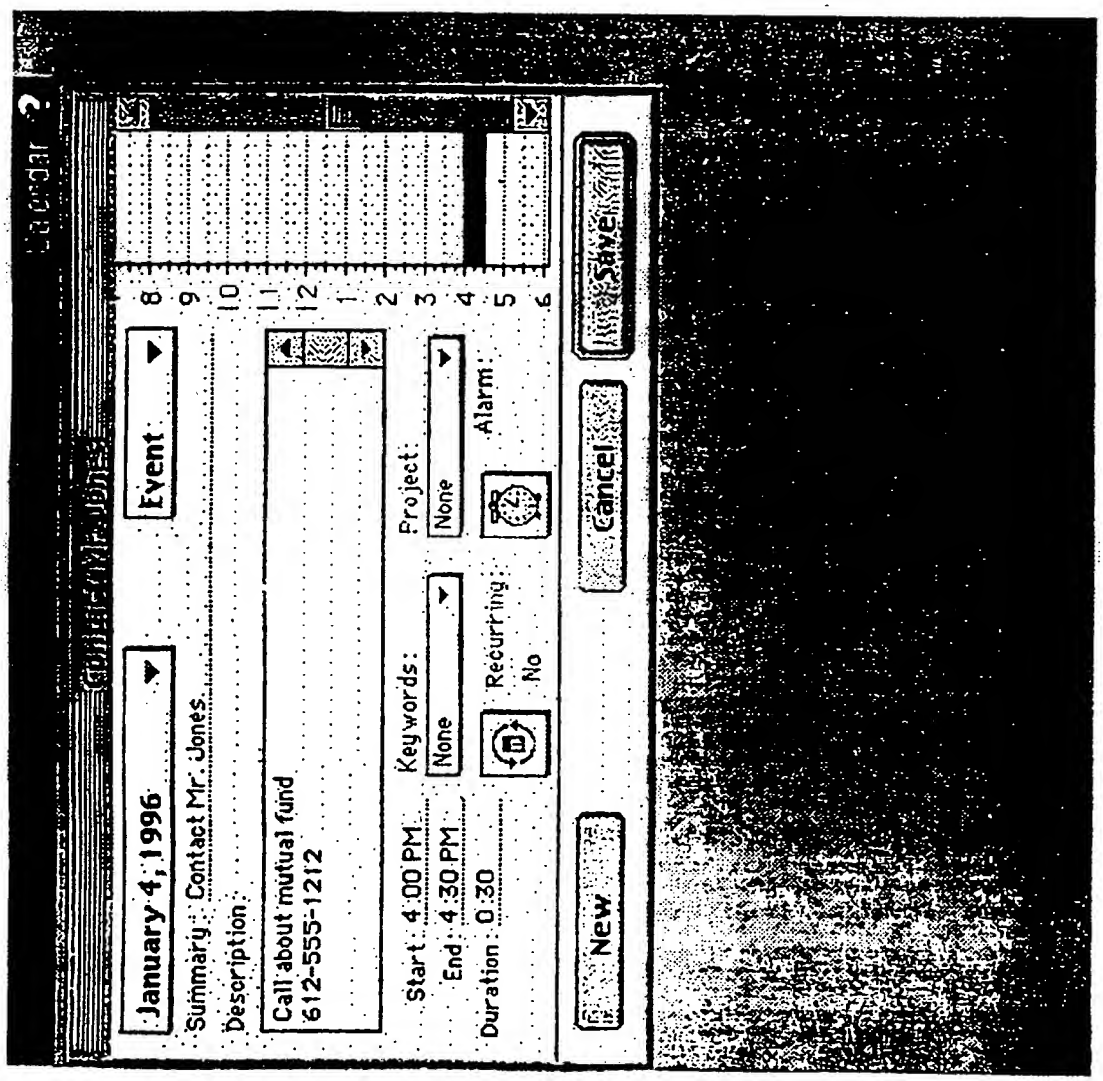
Calendar
January 4, 1996
Event
Summary: Contact Mr. Jones
Description:
Call about mutual fund
612-555-1212
Start: 4:00 PM
End: 4:30 PM
Duration: 0:30
Keywords:
None
Recurring:
No
Project:
None
Alarm:
New
Cancel
Save

FIG. 20

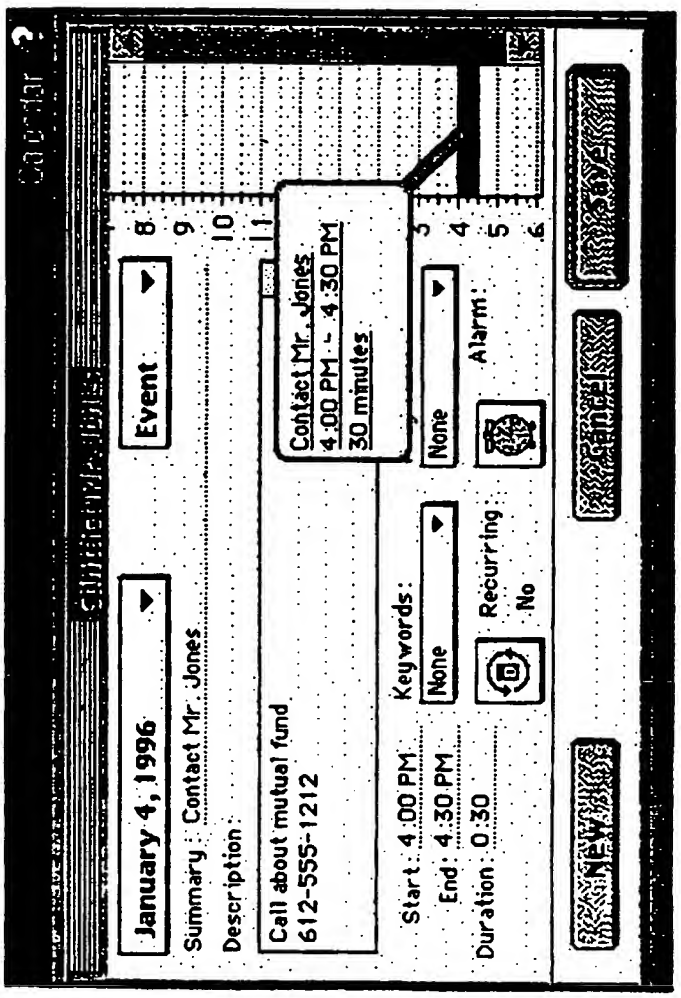
Calendar
January 4, 1996
Event
Summary: Contact Mr. Jones
Description:
Call about mutual fund
612-555-1212
Contact Mr. Jones
4:00 PM - 4:30 PM
30 minutes
Start: 4:00 PM
End: 4:30 PM
Duration: 0:30
Keywords:
None
None
Recurring
No
Alarm:
NEW
Calendars
Browse

FIG. 21

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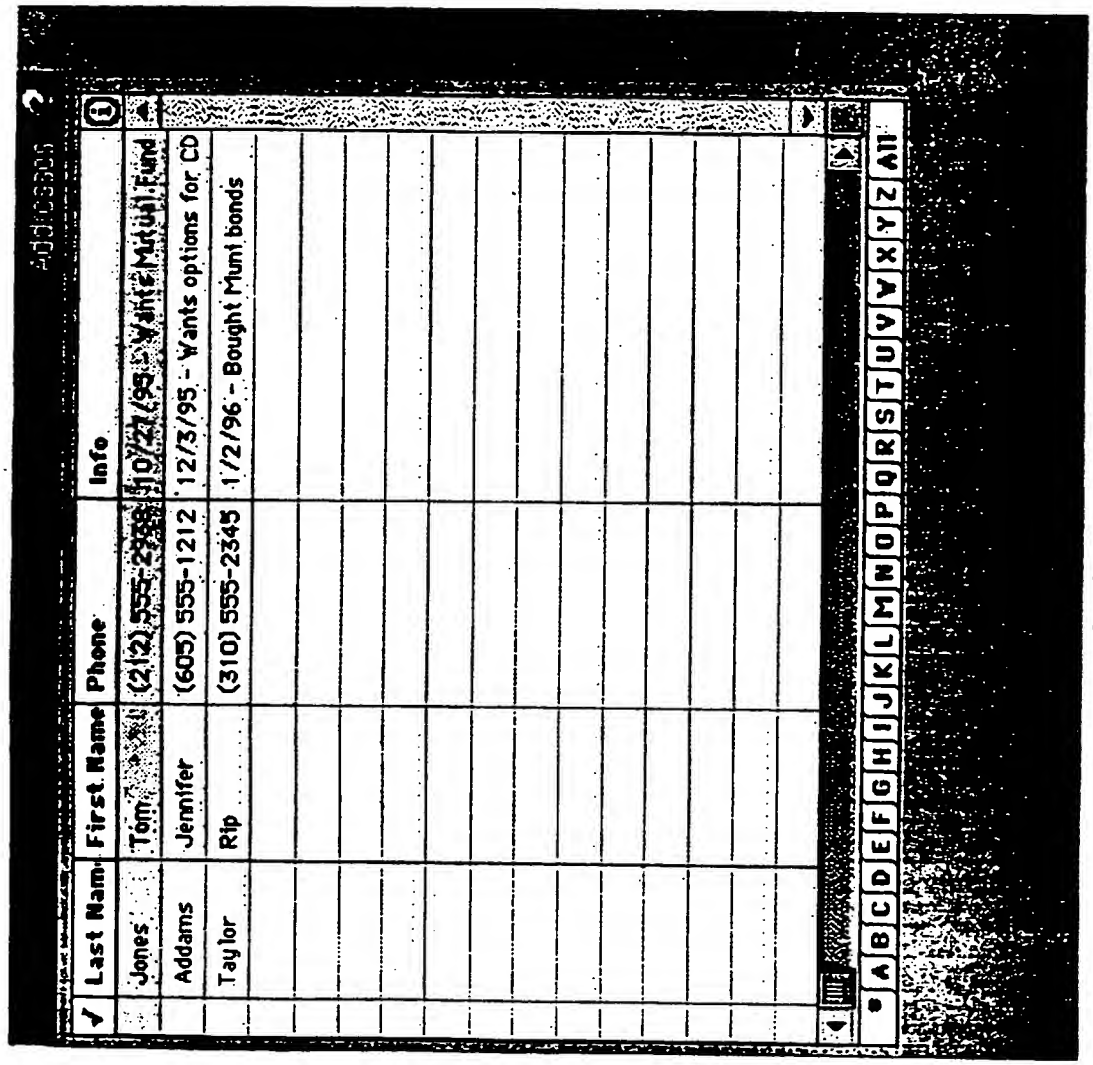
Last Nam
First Name
Phone
Info
Jones
Tom
(212) 555-2368
10/27/99 - Wants Mutual Fund
Addams
Jennifer
(605) 555-1212
12/3/95 - Wants options for CD
Taylor
Rip
(310) 555-2345
1/2/96 - Bought Munt bonds
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z All

FIG. 22

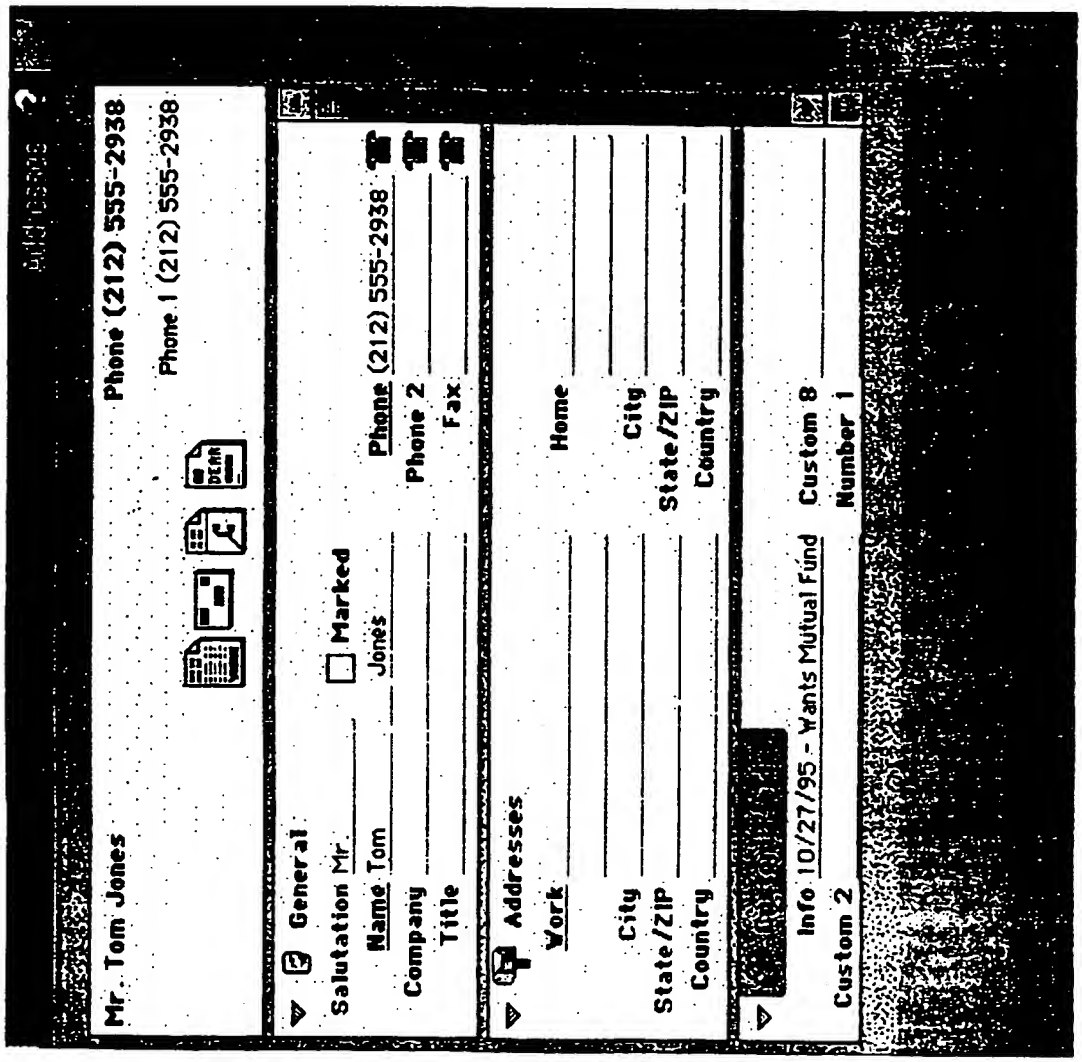
Mr. Tom Jones
Phone (212) 555-2938
Phone 1 (212) 555-2938
General
Salutation Mr.
Marked
Name Tom Jones
Phone (212) 555-2938
Company
Phone 2
Title
Fax
Addresses
Work
Home
City
State/ZIP
Country
Info 10/27/95 - Wants Mutual Fund
Custom 8
Custom 2
Number 1

FIG. 23

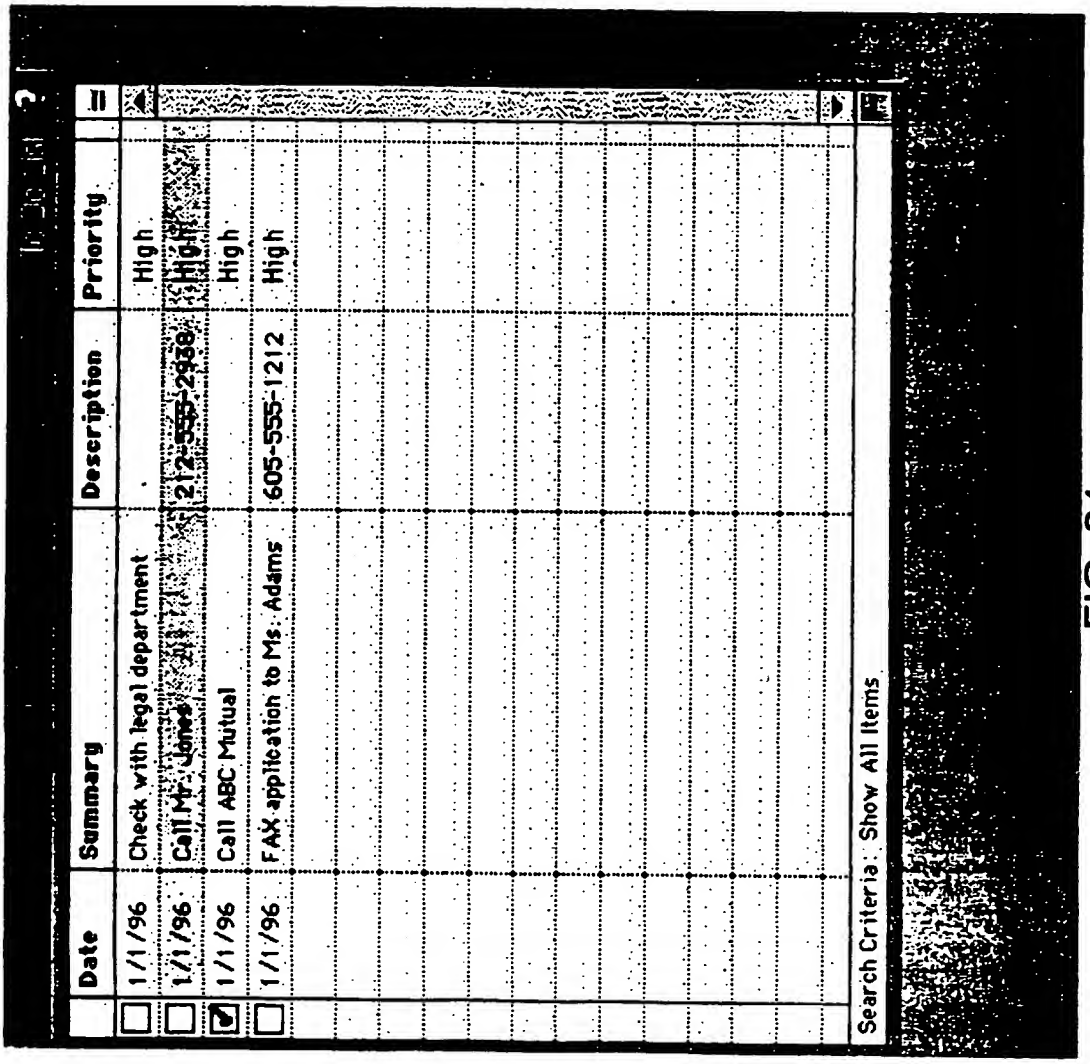
Date
Summary
Description
Priority
1/1/96
Check with legal department
High
1/1/96
Call Mr. Jones
212-555-2938
High
1/1/96
Call ABC Mutual
High
1/1/96
FAX application to Ms. Adams
605-555-1212
High
Search Criteria: Show All Items

FIG. 24

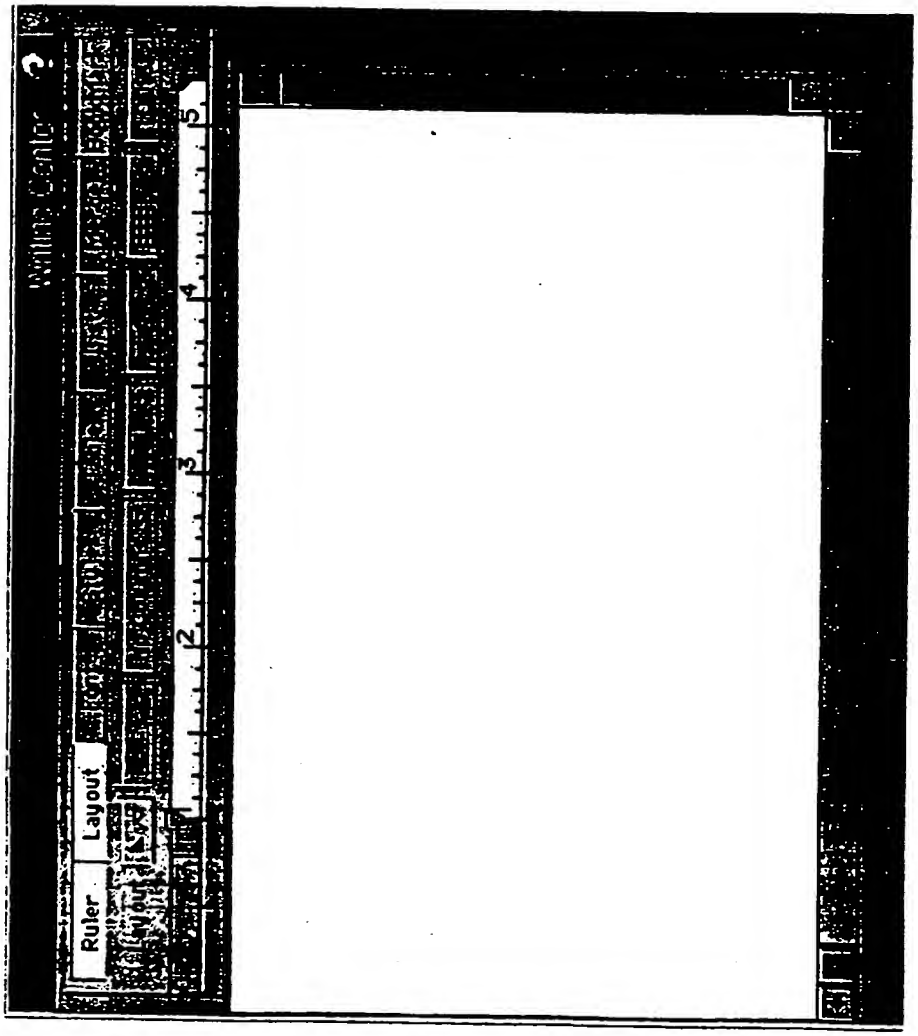

FIG. 25

25/53

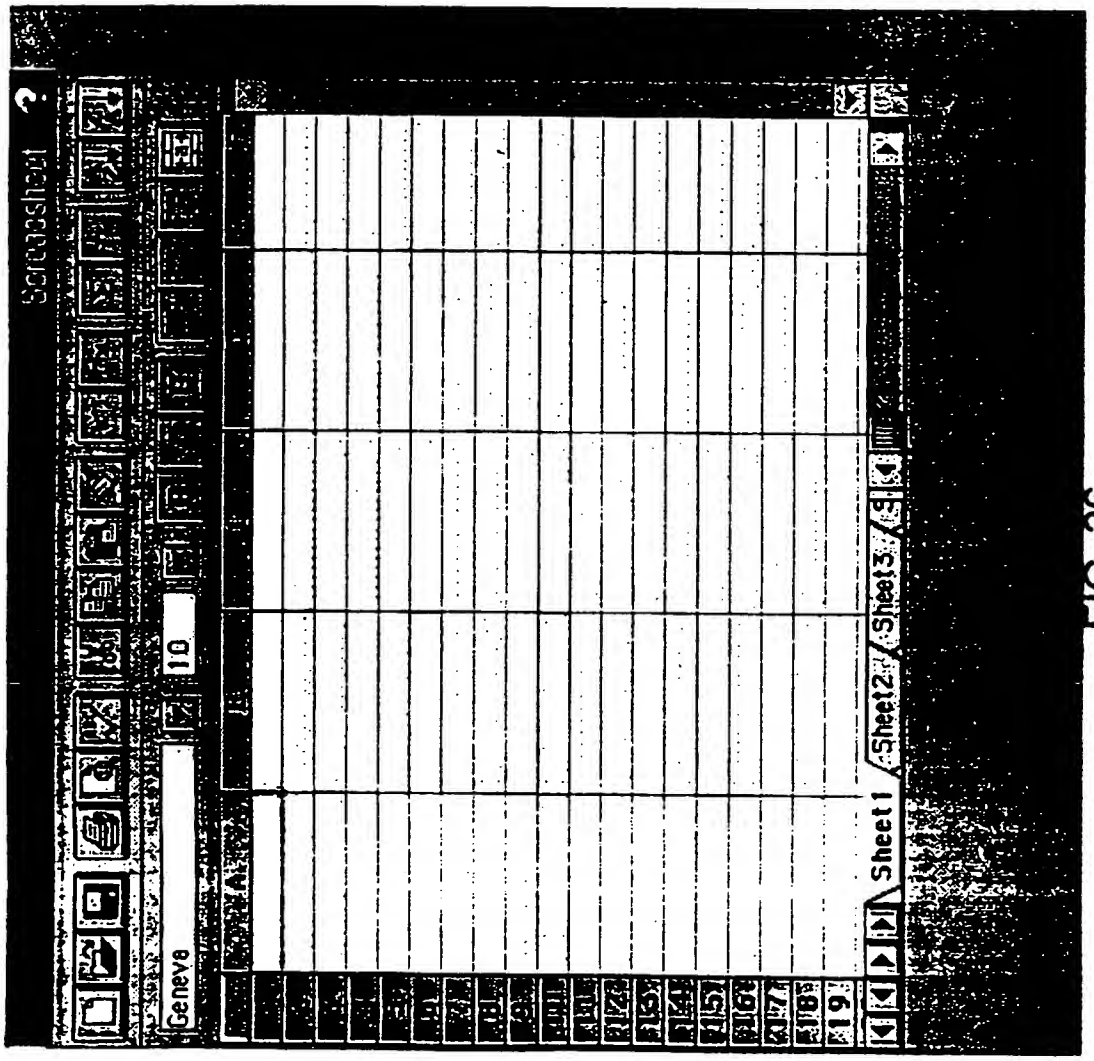

FIG. 26

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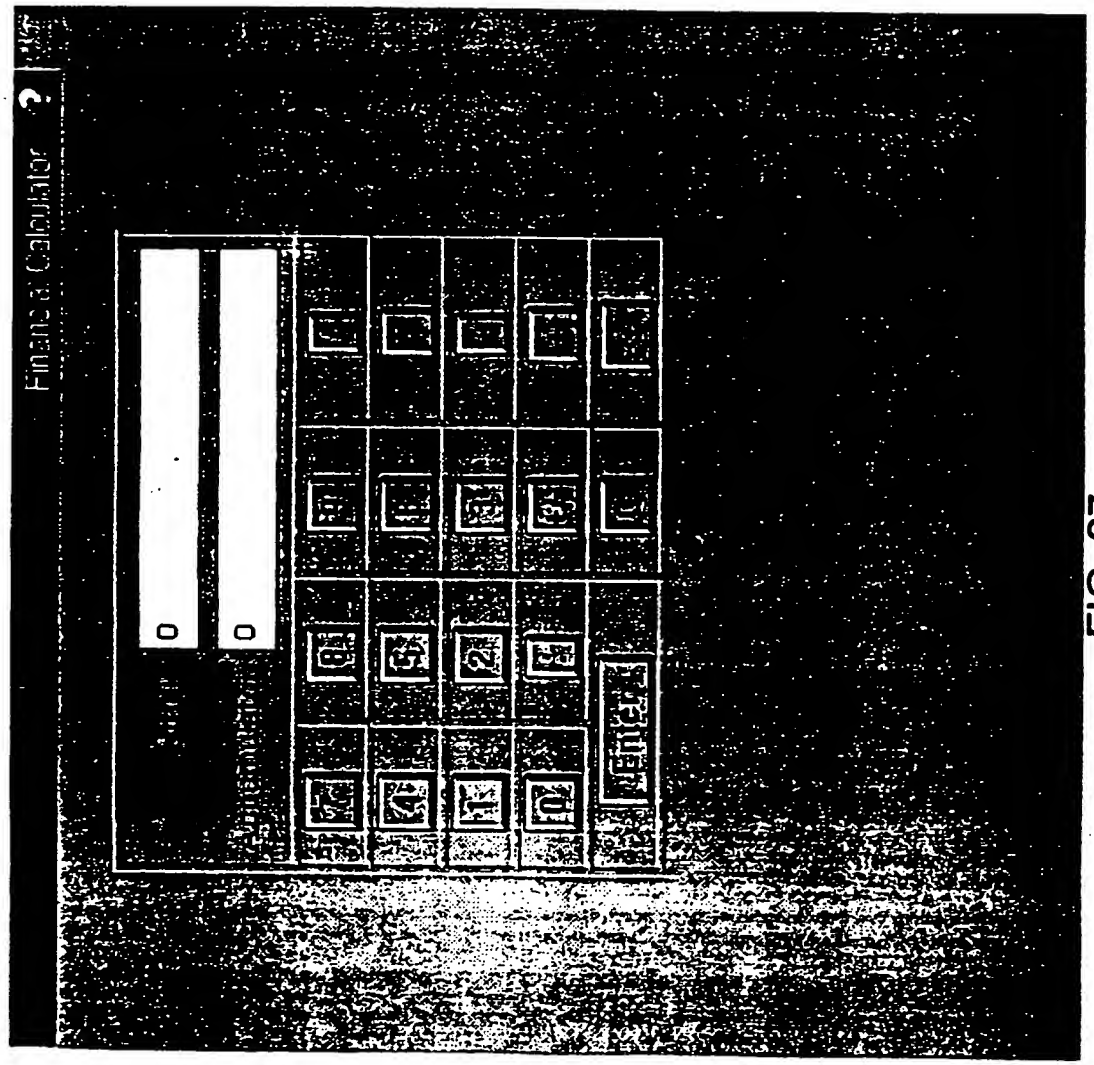


FIG. 27

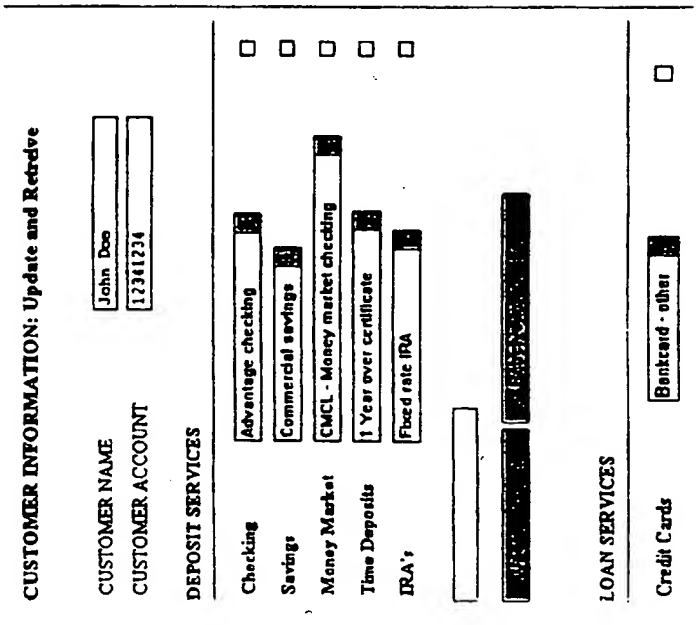


FIG. 28-1

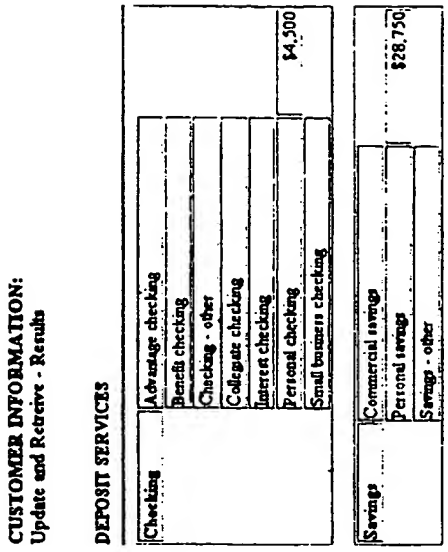


FIG. 28-2

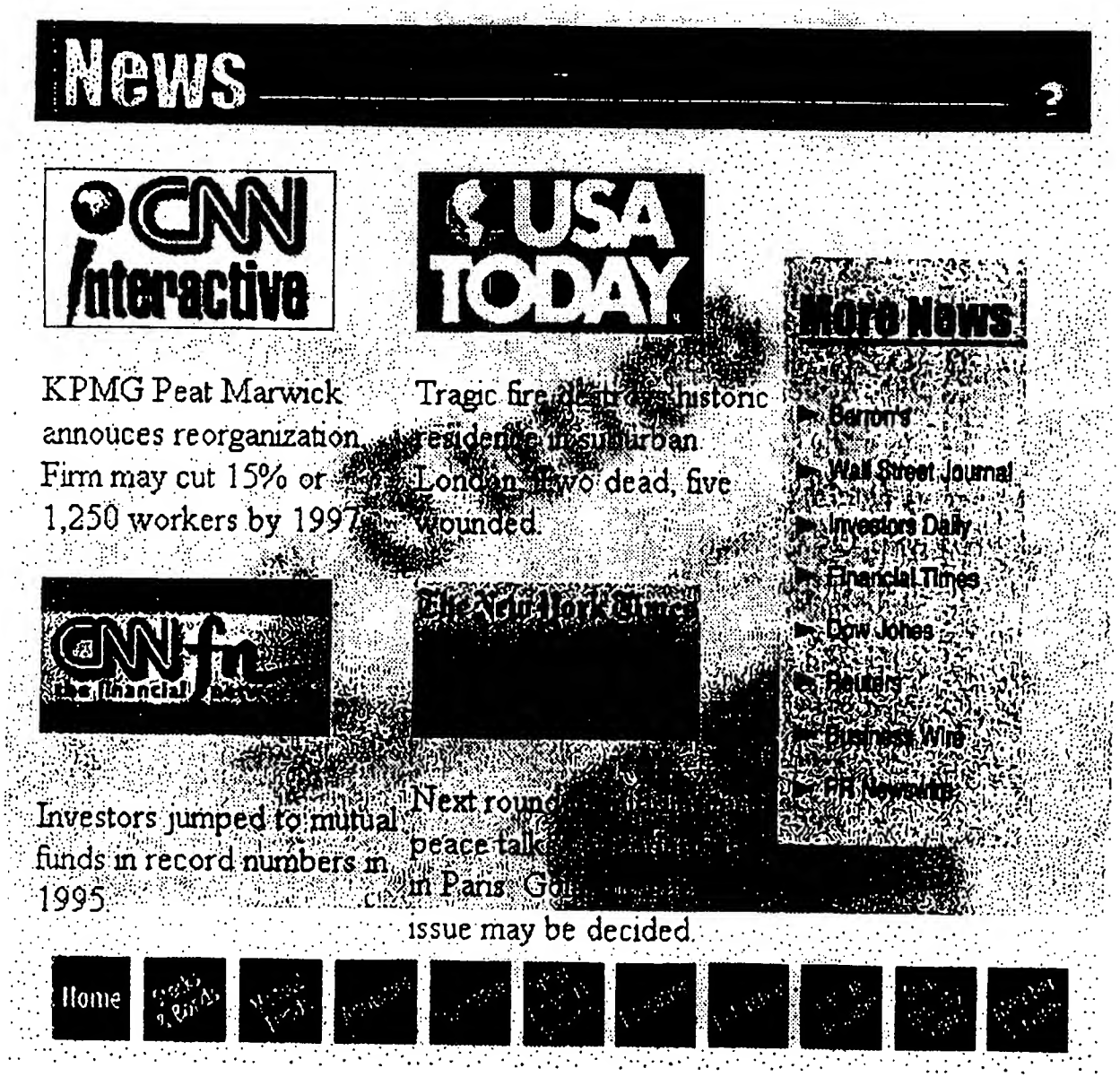

News
CNN Interactive
USA TODAY
More News
Bertori's
Wall Street Journal
Investors Daily
Financial Times
Dow Jones
Reuters
Business Wire
PR Newswire
KPMG Peat Marwick annouces reorganization. Firm may cut 15% or 1,250 workers by 1997.
Tragic fire destroys historic residence in suburban London. Two dead, five wounded.
CNN fn the financial network
Investors jumped to mutual funds in record numbers in 1995
Next round peace talks in Paris. Go issue may be decided.
Home

FIG. 29

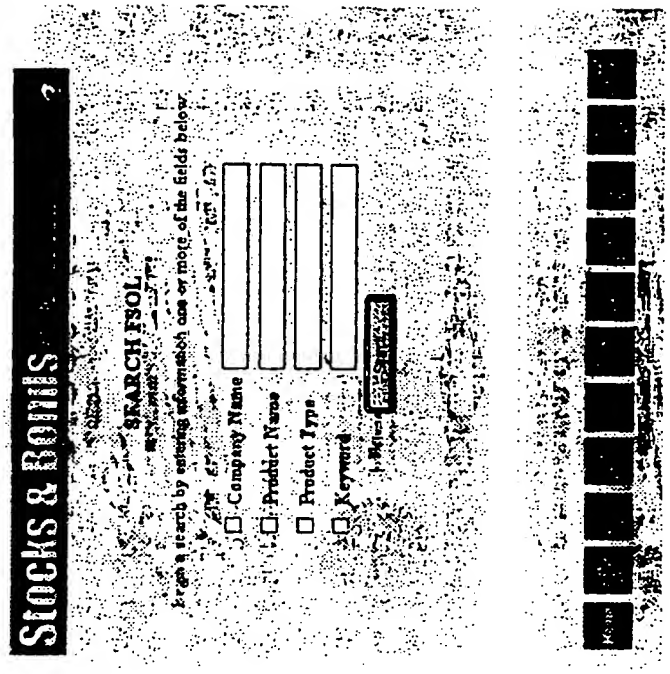

Stocks & Bonds
SEARCH FOL
Company Name
Product Type
Keyword

FIG. 32

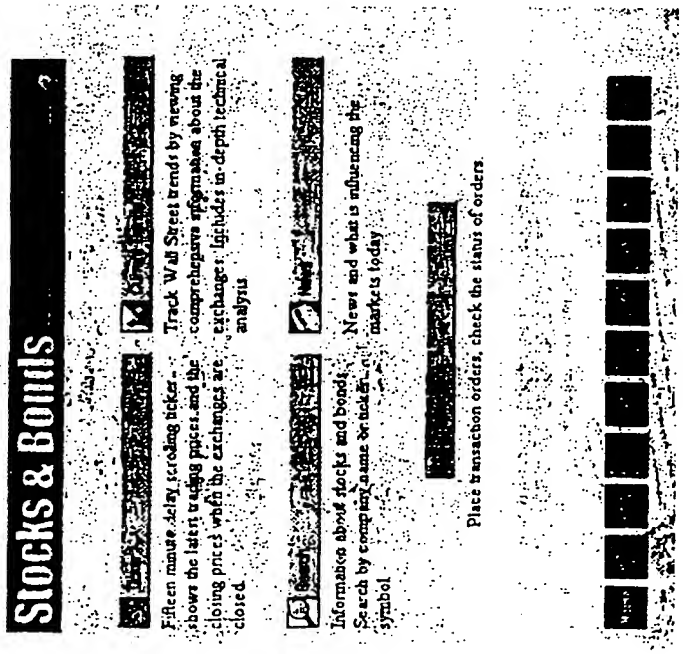

Stocks & Bonds
Fifteen minute delay streaming ticker -
Track Wall Street trends by viewing
shows the latest trading prices and the
comprehensive information about the
closing prices when the exchanges are
exchanges; includes in-depth technical
closed.
analysis
Information about stocks and bonds.
News and what is influencing the
Search by company name or ticker
markets today
symbol
Place transaction orders, check the status of orders.

FIG. 30

Stock Ticker

Stock prices reflect a fifteen minute delay

Look up current stock price

Symbol

Look up Company symbol

FIG. 31

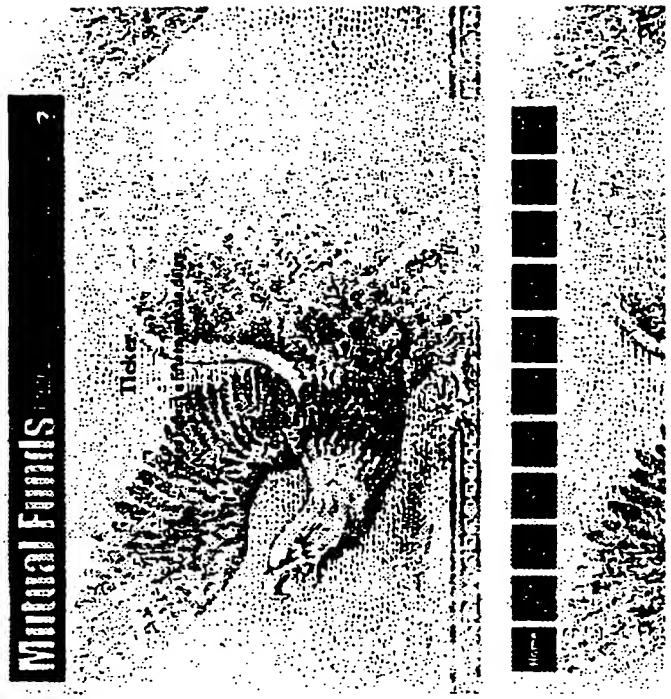


FIG. 34

FIG. 33

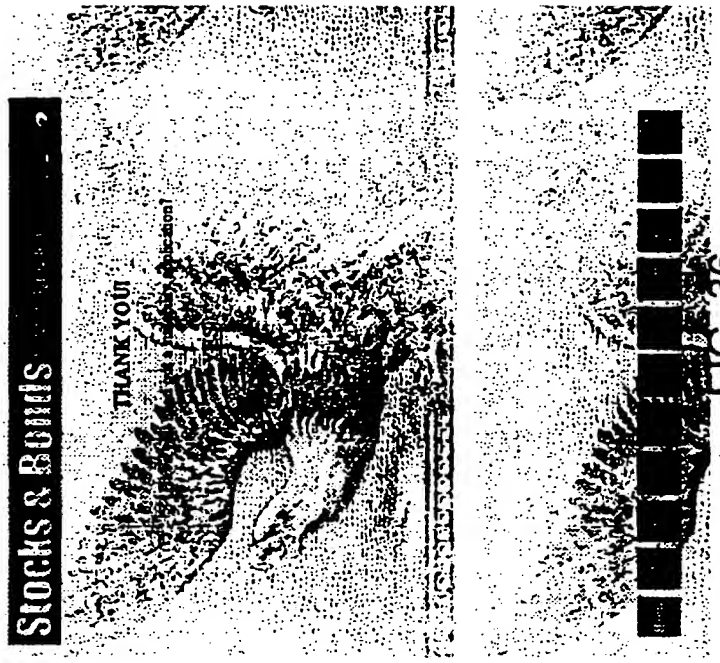


FIG. 36

FIG. 35

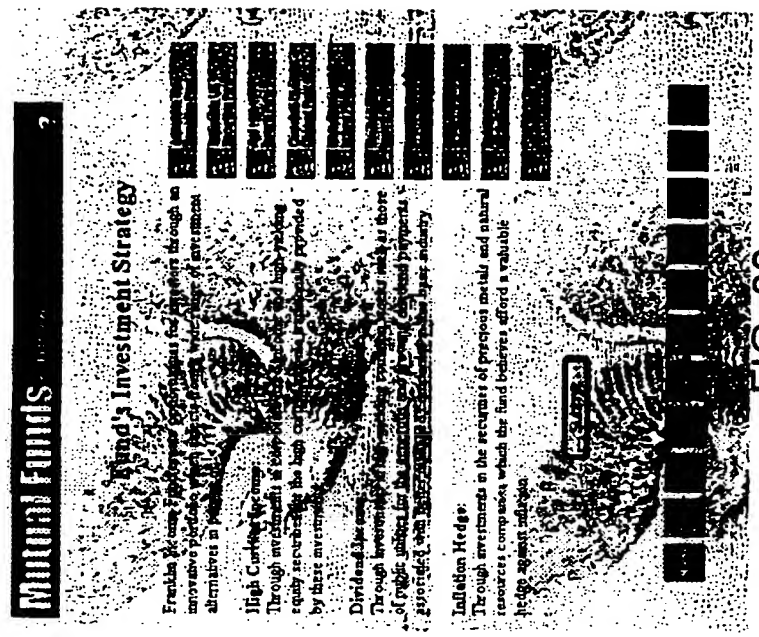

Mutual Funds
Fund's Investment Strategy
Inflation Hedge:

FIG. 38

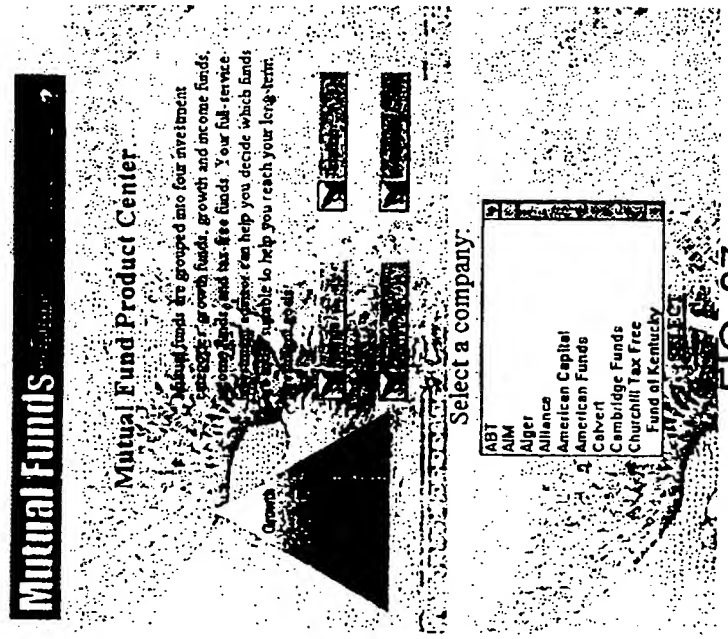

Mutual Funds
Mutual Fund Product Center
Select a company:
ABT
AIM
Alger
Alliance
American Capital
American Funds
Calvert
Cambridge Funds
Churchill Tax Free
Fund of Kentucky

FIG. 37

Mutual Funds ?

SHAREHOLDER APPLICATION OR REVISION

Date

☐ Adjustable US Securities Fund
☐ Adjustable Rate Securities Fund
☐ ADL High Income Fund
☐ California Growth Fund
☐ Convertible Securities Fund
☐ Dynamic Tech Fund
☐ Equity Fund
☐ Equity Income Fund
☐ Gemini Government Bond Fund
☐ Global Currency Fund
☐ Global Government Income Fund
☐ Global Health Care Fund
☐ Global Utilities Fund
☐ Gold Fund
☐ Growth Fund
☐ Hard Currency Fund
☐ High Income Currency Fund
☐ Income Fund
☐ International Equity Fund
☐ Investment Grade Income Fund
☐ Pacific Growth Fund
☐ Premier Return Fund
☐ Real Estate Securities
☐ Rising Dividends Fund
☐ Short Intermediate US Fund
☐ Small Cap Growth Fund
☐ Strategic Mortgage Portfolio
☐ US Securities Fund
☐ Utilities Fund

ACCOUNT REGISTRATION

INDIVIDUAL OR JOINT ACCOUNT

Name | Social Security Number:

Joint Owner

GIFT/TRANSFER TO A MINOR

Name of custodian | Minor's Name:

State of Residence | Minor's Social Security Number:

TRUST, CORPORATION, PARTNERSHIP, OR OTHER ENTITY

Board of Directors Resolution: | Taxpayer ID

FIG. 39-1

TRUST, CORPORATION, PARTNERSHIP, OR OTHER ENTITY

Board of Directors Resolution: | Taxpayer ID

Name of each trustee: | Date of trust document:

ADDRESS

Street Address: | Daytime Phone:

City,State,ZIP: | Evening Phone:

Citizen of:

INITIAL INVESTMENT

Enclosed is a check payable to the Fund indicated above for $

SIGNATURE

See "Important Notice Regarding Taxpayer IRS Certifications" in back of prospectus. The Fund reserves the right to refuse to open an account without either a certified taxpayer identification number or a certification of foreign status. Failure to provide the tax certifications in this section may result in backup withholding on payments relating to your account and/or in your inability to qualify for treaty withholding rates.
I am not subject to backup withholding because I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends or because the IRS has notified me that I am no longer subject to backup withholding. (If you are currently subject to backup withholding as a result of a failure to report all interest or dividends, please cross out the preceding statement.)

☐ The number shown above is my correct TIN, or that of the minor named in section I.

☐ **Awaiting TIN.** I am waiting for a number to be issued to me. I understand that if I do not provide a TIN to the Fund within 60 days, the Fund is required to commence 31% backup withholding until I provide a certified TIN.

☐ **Exempt Recipient.** Individuals cannot be exempt. Check this box only after reading the instructions to see whether you qualify as an exempt recipient. (You should still provide a TIN).

FIG. 39-2

a result of a failure to report all interest or dividends, please cross out the preceding statement.)

☐ The number shown above is my correct TIN, or that of the minor named in section 1.

☐ **Awaiting TIN.** I am waiting for a number to be issued to me. I understand that if I do not provide a TIN to the Fund within 60 days, the Fund is required to commence 31% backup withholding until I provide a certified TIN.

☐ **Exempt Recipient.** Individuals cannot be exempt. Check this box only after reading the instructions to see whether you qualify as an exempt recipient. (You should still provide a TIN).

☐ **Exempt Foreign Person.** Check this box only if the following statement applies. "I am neither a citizen nor a resident of the United States. I certify to the best of my knowledge and belief, I qualify as an exempt foreign person and/or entity as described in the instructions.

Permanent address for tax purposes:

PLEASE NOTE: The IRS allows one TIN to be listed on an account. On joint accounts, it is preferred that the primary account owner (or person listed first on the account) list his/her number as requested above.

CERTIFICATION - Under the penalties of perjury, I/we certify that (1) the information provided on this application is true, correct and complete. (2) I/we have read the prospectus for the Fund in which I/we am/are investing and agree to the terms thereof, and (3) I/we am/are of legal age or an emancipated minor.

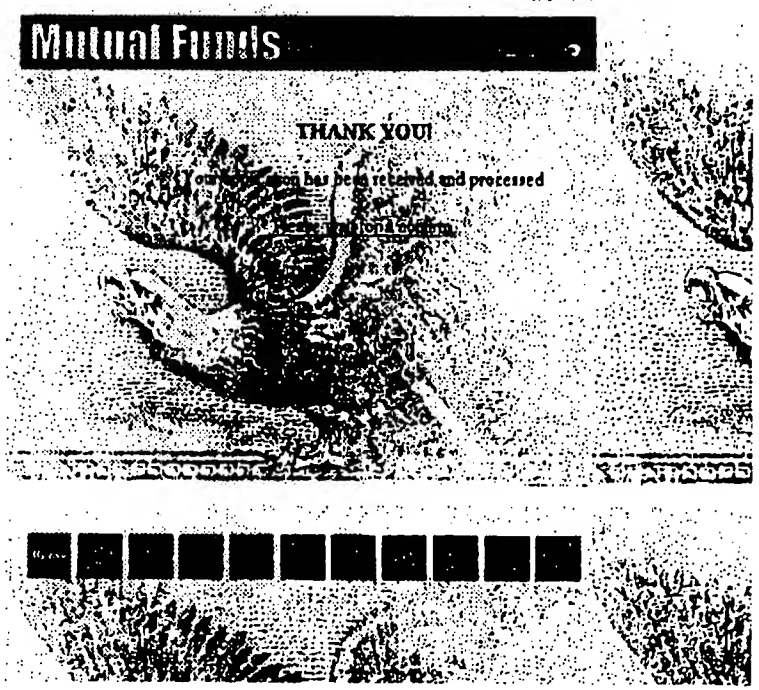
Signature

Signature

Submit

[redacted]

FIG. 39-3



[redacted]

FIG. 40

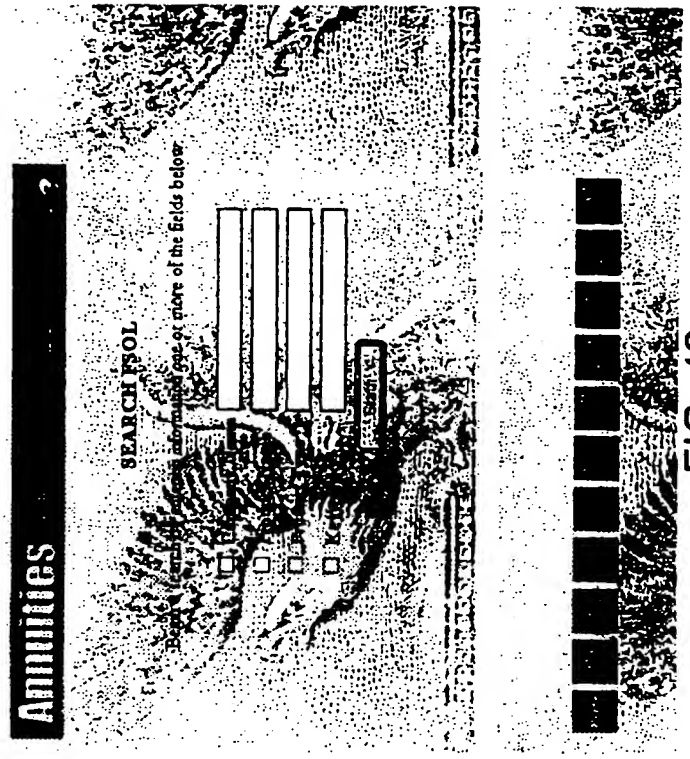


FIG. 42

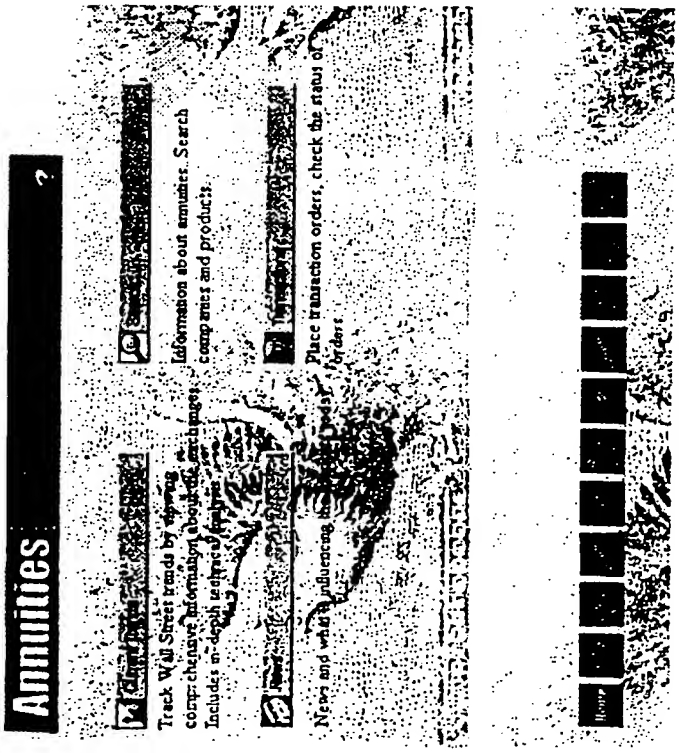


FIG. 41

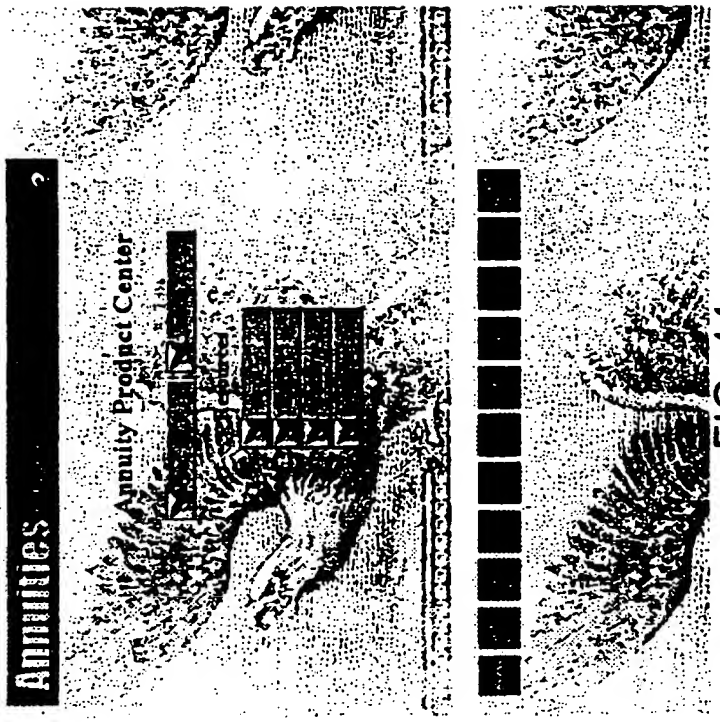

Annuities
Annuity Product Center

FIG. 44


Annuities
THANK YOU
YES
NO

FIG. 43


Annuities
Rated A A, A ++
15 Years Old

FIG. 46

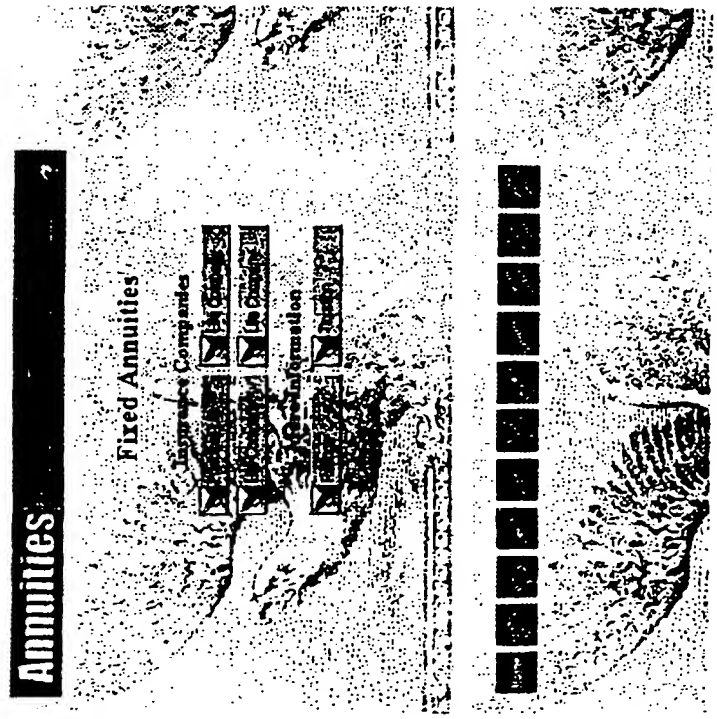

Annuities
Fixed Annuities

FIG. 45

Annuities

SPDA Annuity Application

Annuitant

Name ☐ Male ☐ Female Birth Date

Address Social Security #:

City State ZIP Relationship to Owner:

Owner (Leave this section blank if Annuitant is sole Owner)

Name ☐ Male ☐ Female Birth Date Taxpayer ID #:

Address City, State, ZIP:

Is Owner a ☐ Corporation? ☐ Trust? ☐ Partnership? ☐ Custodian?

Joint Owner/Joint Account (If chosen, must be Spouse)

Name: ☐ Male ☐ Female Birth Date Social Security #:

Address: City, State, ZIP

On the contract date, if you or any annuitant are confined in a Health Care Facility, eligible for Social Security disability payments or diagnosed with a terminal illness, you will not be able to use that condition to qualify for benefits under the Waiver of Surrender Charge Rider.

Owner's Beneficiary

Annuitant's Beneficiary (Complete if Owner is other than Annuitant)

FIG. 47-1

[illegible] Waiver of Surrender Charge Rider.

Owner's Beneficiary

Primary: Relationship to Owner: Contingent: Relationship to Owner:

Annuitant's Beneficiary (Complete if Owner is other than Annuitant)

Primary: Relationship to Owner: Contingent: Relationship to Owner:

Flexible Withdrawl Option Election

Payment Start Date: Amount/type of payment requested: Mode. ☐ Monthly ☐ Quarterly ☐ Semi-Annual ☐ Annual Tax Withhol ☐ Yes ☐ I

Will annuity replace or change any existing life insurance or annuity? ☐ Yes ☐ No

If yes, give details, listing company name and policy number.

Are you attempting a Section 1035 exchange or a Direct Transfer of IRA Proceeds? ☐ Yes ☐ No

Initial Interest Rate: Initial Account Selection (check one): ☐ One Year ☐ Three Year ☐

Initial Interest Rate Lock-In? ☐ Yes ☐ No If neither box is marked, the rate in effect at the time money is received will

I have paid $ with this application. All of the statements in this application are true and complete to the best of my knowledge and are the basis of any annuity issued. I understand that an invalid contract may result if this application is incomplete or contains incorrect information. I have received a Principal Mutual Life Insurance Company Disclosure Statement (Qualified IRA contracts only). The surrender charges of this annuity contract have been explained to me.

Signature of Owner Signature of Joint Owner/Annuitant Signature of Annuitant(if other than O

City State Date

Agent's Signature Agent's Social Security No. Agency Name and No.

FIG. 47-2

FIG. 48

FIG. 47-3

Annuities

Suitability Application

Risk Tolerance

1. You have just received a windfall of $50,000. How would you invest it?

◉ I would invest in something that offered a moderate current income and was very safe

○ I would invest in something that offered a high current income with a moderate amount of risk

○ I would invest in something that offered high total return (current income plus capital appreciation) with a moderately high amount of risk

2. Which of the following statements best describes your reaction if the value of your portfolio suddenly declined 15%

◉ I would be very concerned because I cannot accept fluctuations in the value of my portfolio

○ If the amount of income I receive was unaffected, it would not bother me

○ I invest for long-term growth but would be concerned about even a temporary decline

○ I invest for long-term growth and accept temporary fluctuations due to market influences

3. Which of the following investments would you feel most comfortable owning?

◉ Certificates of Deposit

○ US Government Securities of varying maturities

FIG. 49-1

3. Which of the following investments would you feel most comfortable owning?

◉ Certificates of Deposit

○ US Government Securities of varying maturities

○ Blue-chip stocks (domestic and foreign)

○ Stocks of new and growing companies

4. Which of the following investments would you least like to own?

◉ Stocks of new, growing companies

○ Blue-chip stocks (domestic and foreign)

○ US Government securities of varying maturities

○ Certificates of Deposit

5. How optomistic are you for the long-term prospects of the economy?

◉ Negative

○ Unsure

○ Somewhat positive

○ Very optimistic

6. Which is more important to you?

◉ The safety of my investment principal

○ The amount of income generated by my portfolio

○ Increasing my portfolio value and generating income

○ Increasing my portfolio value

FIG. 49-2

6. Which is more important to you?

- ◉ The safety of my investment principal
- ○ The amount of income generated by my portfolio
- ○ Increasing my portfolio value and generating income
- ○ Increasing my portfolio value

7. Which of the following best describes your attitude about investments outside the United States?

- ◉ Unsure
- ○ The US and foreign markets are interdependent
- ○ Overseas markets provide attractive investment opportunities

Investment Objectives

1. Which of the following best describes you investment objectives?

- ◉ Preserving principal and earning a moderate amount of current income
- ○ Generating a high amount of current income
- ○ Generating some current income and increasing my assets over and extended time frame
- ○ Increasing my assets substantially over and extended time frame

2. Five years from now do you expect your standard of living to be:

- ◉ Lower than now
- ○ The ...

FIG. 49-3

2. Five years from now do you expect your standard of living to be:

- ◉ Lower than now
- ○ The same as now
- ○ Somewhat higher than now
- ○ Substantially higher than now

3. Five years from now do you expect your portfolio value to be:

- ◉ Portfolio value is not my primary concern; current income is
- ○ The same or a little more than today
- ○ Moderately greater than it is today
- ○ Substantially greater than it is today

4. Is generating current income from your portfolio:

- ◉ A primary concern
- ○ Fairly important
- ○ Not important

5. Is generating tax exempt income from your portfolio:

- ◉ Not important
- ○ Fairly important
- ○ Very important

6. What do you want to do with the income generated by your portfolio?

FIG. 49-4

6. What do you want to do with the income generated by your portfolio?

- ◉ Receive all income
- ○ Receive some and reinvest some
- ○ Reinvest all income

Time Horizon

1. What is your age?

- ◉ 56 and over
- ○ 46 - 55
- ○ 36 - 45
- ○ 20 - 35

2. What is your primary financial goal?

- ◉ Wealth preservation
- ○ Education funding
- ○ Retirement planning
- ○ Wealth accumulation

3. What is the time frame for you to achieve your financial goals?

- ◉ 0 - 5 years
- ○ 5 - 10 years

FIG. 49-5

- ◉ Wealth preservation
- ○ Education funding
- ○ Retirement planning
- ○ Wealth accumulation

3. What is the time frame for you to achieve your financial goals?

- ◉ 0 - 5 years
- ○ 5 - 10 years
- ○ 10 years or longer

Investor's Summary

Click here to calculate and adjust the totals.

[redacted]

Adjusted Total [ ]

Click here to suggest products for the investor, based on the above questions

SUGGEST PRODUCTS

FIG. 49-6

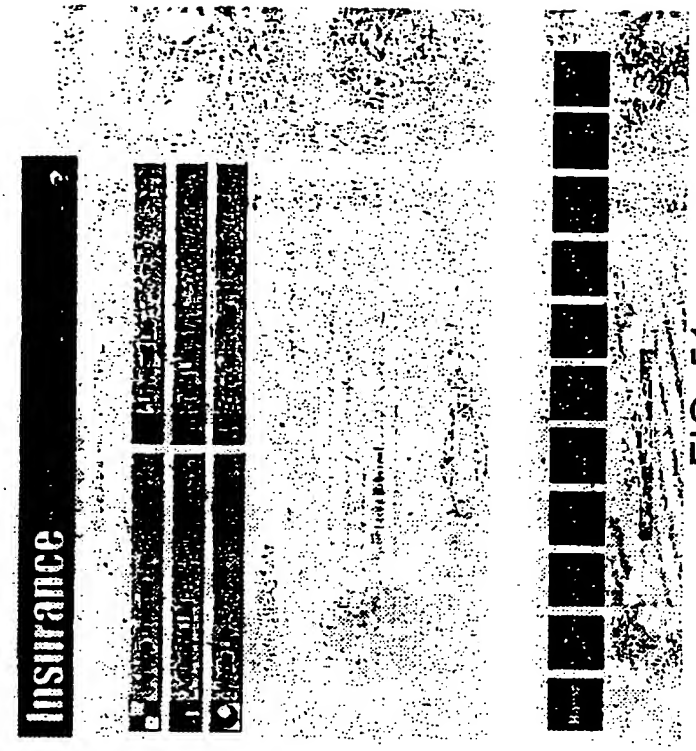

Insurance
?

FIG. 51

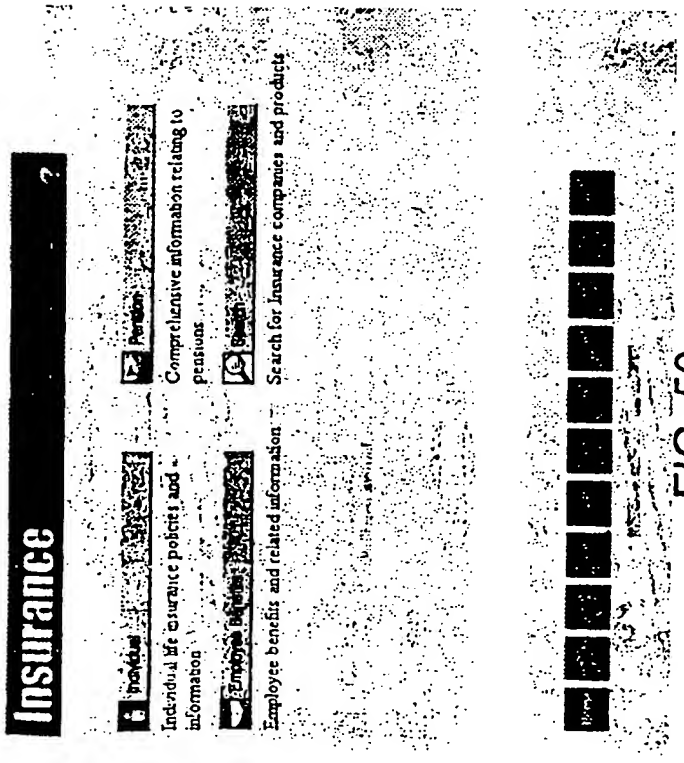

Insurance
?
Individual life insurance policies and information
Comprehensive information relating to pensions
Employee benefits and related information
Search for insurance companies and products

FIG. 50

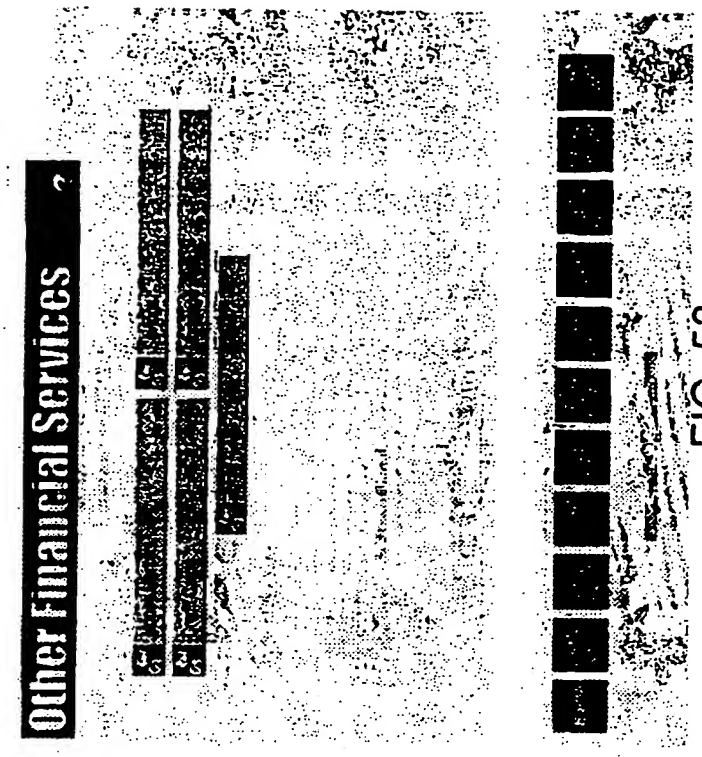


FIG. 53

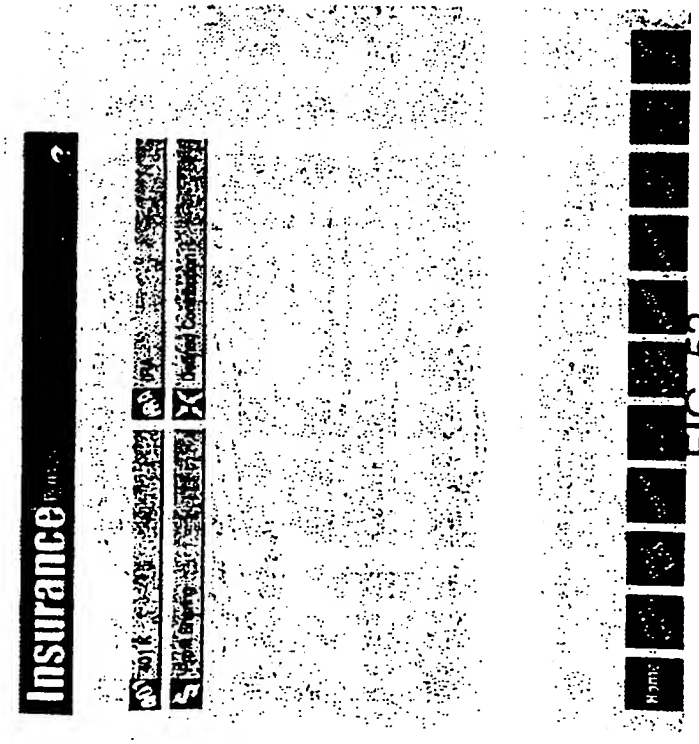


FIG. 52

FIG. 55-1

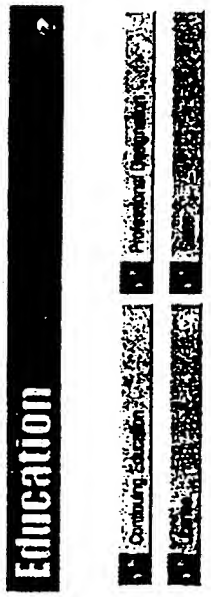


FIG. 54

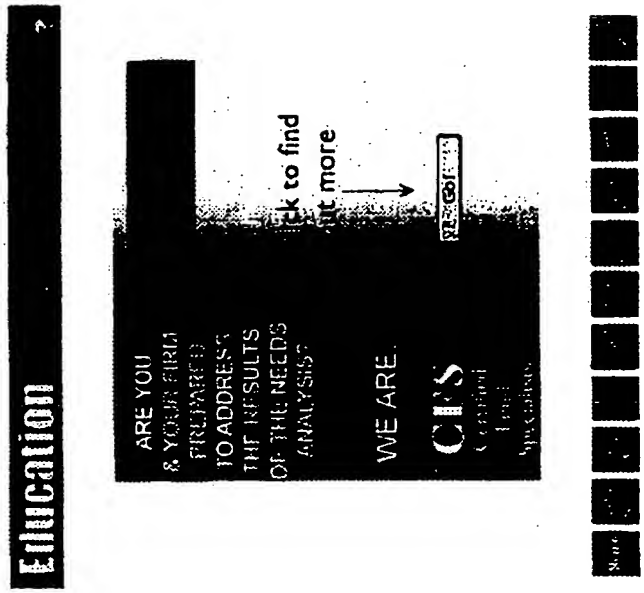


FIG. 55-2


Reference
Duff & Phelps
Standard & Poors
Value Line
Moody's
Periodicals
• Wall Street Transcpt
• Business Week
• Barron's
• Forbes
• Fortune
• American Banker
• Bank Credit Analyst
• Dow Jones News
• Reuters
• Business Wire
• PR Newswire
Home

FIG. 56

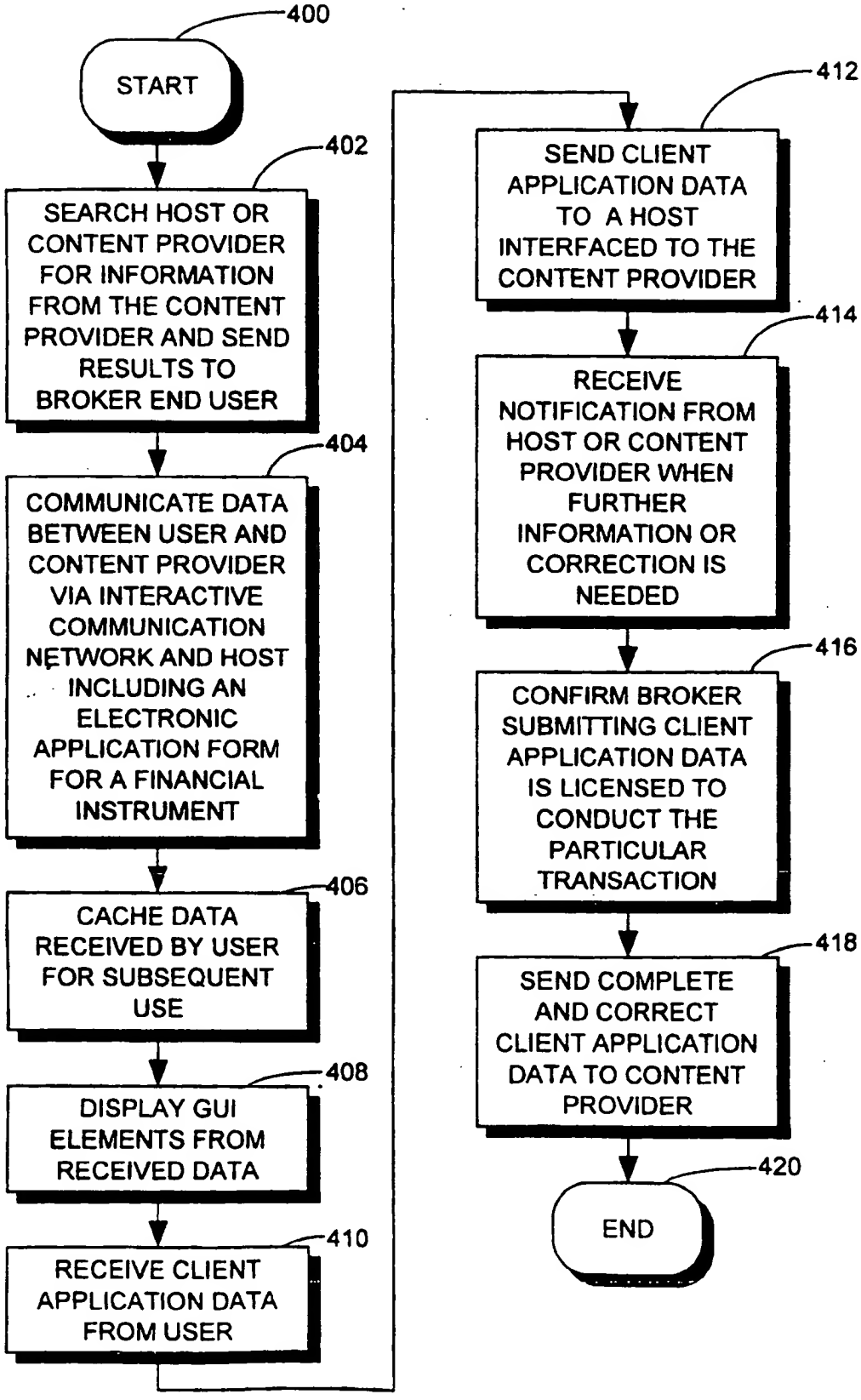

400
START
402
SEARCH HOST OR CONTENT PROVIDER FOR INFORMATION FROM THE CONTENT PROVIDER AND SEND RESULTS TO BROKER END USER
404
COMMUNICATE DATA BETWEEN USER AND CONTENT PROVIDER VIA INTERACTIVE COMMUNICATION NETWORK AND HOST INCLUDING AN ELECTRONIC APPLICATION FORM FOR A FINANCIAL INSTRUMENT
406
CACHE DATA RECEIVED BY USER FOR SUBSEQUENT USE
408
DISPLAY GUI ELEMENTS FROM RECEIVED DATA
410
RECEIVE CLIENT APPLICATION DATA FROM USER
412
SEND CLIENT APPLICATION DATA TO A HOST INTERFACED TO THE CONTENT PROVIDER
414
RECEIVE NOTIFICATION FROM HOST OR CONTENT PROVIDER WHEN FURTHER INFORMATION OR CORRECTION IS NEEDED
416
CONFIRM BROKER SUBMITTING CLIENT APPLICATION DATA IS LICENSED TO CONDUCT THE PARTICULAR TRANSACTION
418
SEND COMPLETE AND CORRECT CLIENT APPLICATION DATA TO CONTENT PROVIDER
420
END

FIG. 57

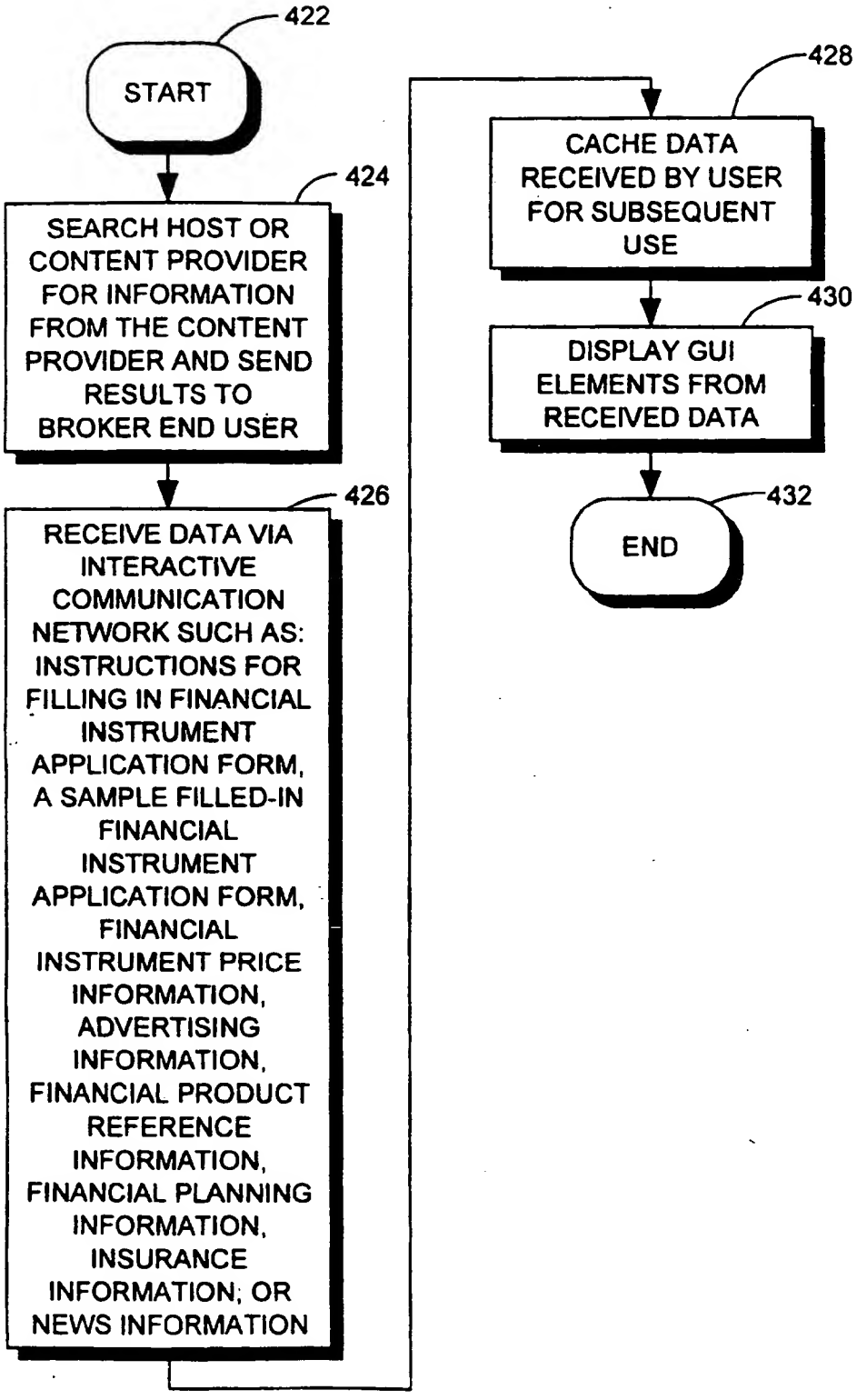

422
START
424
SEARCH HOST OR CONTENT PROVIDER FOR INFORMATION FROM THE CONTENT PROVIDER AND SEND RESULTS TO BROKER END USER
426
RECEIVE DATA VIA INTERACTIVE COMMUNICATION NETWORK SUCH AS: INSTRUCTIONS FOR FILLING IN FINANCIAL INSTRUMENT APPLICATION FORM, A SAMPLE FILLED-IN FINANCIAL INSTRUMENT APPLICATION FORM, FINANCIAL INSTRUMENT PRICE INFORMATION, ADVERTISING INFORMATION, FINANCIAL PRODUCT REFERENCE INFORMATION, FINANCIAL PLANNING INFORMATION, INSURANCE INFORMATION; OR NEWS INFORMATION
428
CACHE DATA RECEIVED BY USER FOR SUBSEQUENT USE
430
DISPLAY GUI ELEMENTS FROM RECEIVED DATA
432
END

FIG. 58

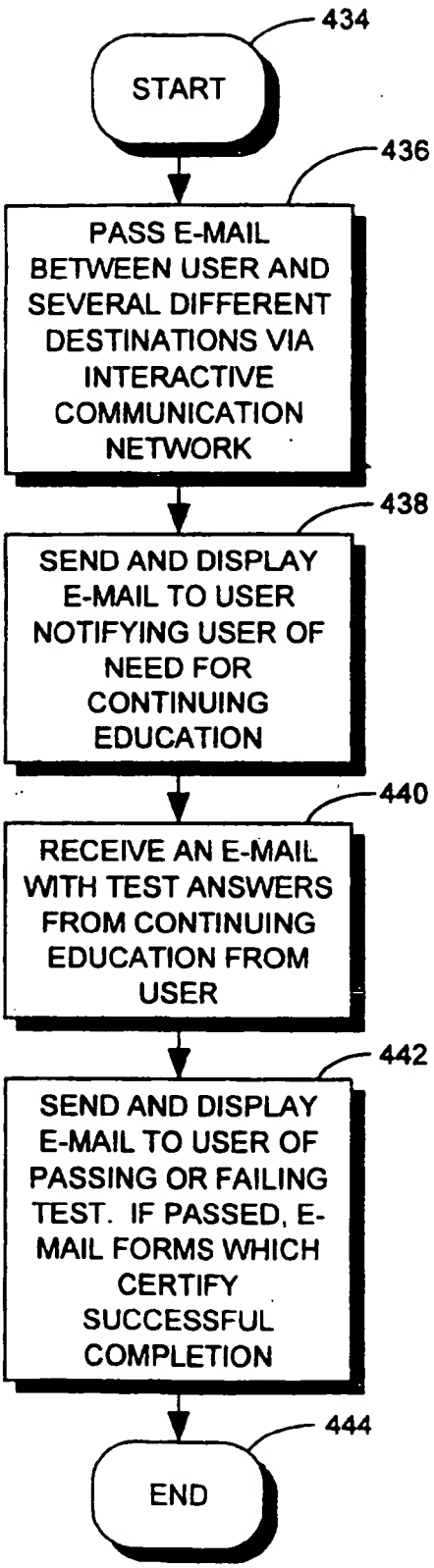

434
START
436
PASS E-MAIL BETWEEN USER AND SEVERAL DIFFERENT DESTINATIONS VIA INTERACTIVE COMMUNICATION NETWORK
438
SEND AND DISPLAY E-MAIL TO USER NOTIFYING USER OF NEED FOR CONTINUING EDUCATION
440
RECEIVE AN E-MAIL WITH TEST ANSWERS FROM CONTINUING EDUCATION FROM USER
442
SEND AND DISPLAY E-MAIL TO USER OF PASSING OR FAILING TEST. IF PASSED, E-MAIL FORMS WHICH CERTIFY SUCCESSFUL COMPLETION
444
END

FIG. 59

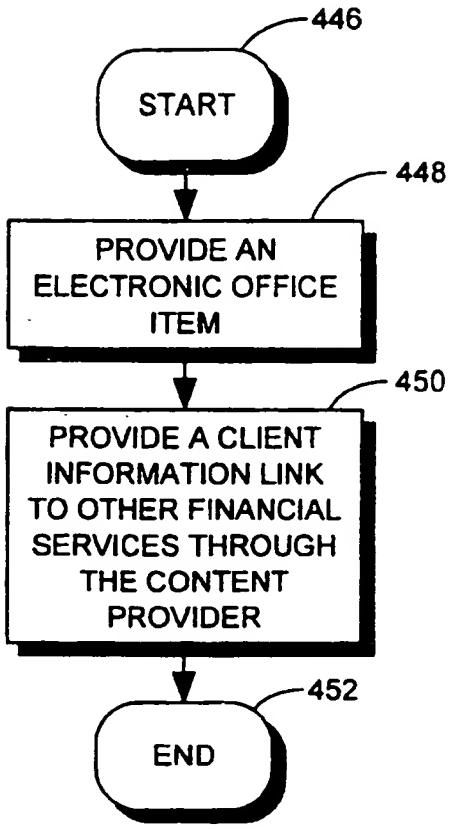

446
START
448
PROVIDE AN ELECTRONIC OFFICE ITEM
450
PROVIDE A CLIENT INFORMATION LINK TO OTHER FINANCIAL SERVICES THROUGH THE CONTENT PROVIDER
452
END

FIG. 60

Help

Welcome to the Annuity Application Guide

Please select a subject from the popup menu below. Then, press "Go" and you will be taken to the help guide for that subject.

Subject Area:

Owner

Go

FIG. 61

Mutual Funds ?

Income Series Franklin Custodian Funds, Inc.
777 Mariners Island Blvd., PO Box 7777
San Mateo, CA 94403-7777 1-800/DIAL BEN
E-mail: ben@franklin.com

The Income Series (the "Fund") is a diversified series of Franklin Custodian Funds, Inc. (the "Custodian Funds"), an open-end management investment company. The investment objective of the Fund is to maximize income while maintaining prospects for capital appreciation.

This Prospectus is intended to set forth in a clear and concise manner information about the Fund that a prospective investor should know before investing. After reading the Prospectus, it should be retained for future reference; it contains information about the purchase and sale of shares and other items which a prospective investor will find useful to have.

This Prospectus pertains only to the Income Series. A separate Prospectus, also dated Febuary 1, 1994 as may be amended from time to time, describes all five series of the Custodian Funds and is incorporated herein by reference. A Statement of Additional Information concerning Custodian Funds, dated Febuary 1, 1994, as may be amended from time to time, provides a further discussion of certain areas in this Prospectus and other matters which may be of interest to some investors. It has been filed with the Securities and Exchange Commission ("SEC") and is also incorporated herein by reference. Copies of both documents are available wiout charge from the Fund or the Fund's principal underwriter, Franklin/Templeton Distributors, Inc. ("Distributors"), at the address or telephone number listed above.

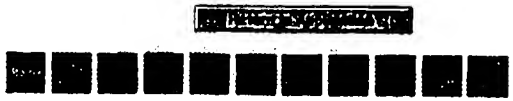


FIG. 63

Help

Beneficiary Quick Reference Guide

- Lengthy designations
- Minor beneficiaries
- Children of beneficiaries
- Irrevocable designations
- Per stirpes
- Non-survival of beneficiary

Below are model beneficiary designations that are acceptable for use on applications, change of beneficiary forms and other forms containing beneficiary designations.

Lengthy Designations - For designations which do not fit available space, write "SEE ATTACHED" in the beneficiary designation space on the application or other form, and aattach a separate page with the beneficiary designation, the date, identifying information such as a plicy or contract number, and the signature of the person making the designation. This person's signature must also appear on the form to which the separate page is attached.

FIG. 62-1

Minor Beneficiaries - Whenever any primary or contingent beneficiary is a minor, follow the special instructions for minor beneficiaries at the end of this guide.

Children of beneficiaries - When a person's unnamed "children" are included in a designation, indicate: (a) whether children by legal adoption are included, and (b) whether the designation includes all children of the person, or only children of the person's marriage to a particular spouse. Examples are shown in this guide.

Irrevocable designations - If the entire designation is to be irrevocable, add the following at the end "WITHOUGHT THE RIGHT TO CHANGE." If it is be irrevocable only as to the primary beneficiary, add: "WITHOUT THE RIGHT TO CHANGE AS TO (name of primary beneficiary)." Designations for qualified retirement plans and for life insurance owned by qualified plans cannot be made irrevocable.

Per stirpes - Use of the phrase "per stirpes" is discouraged, as this term is not universally understood. If children of a deceased child are to receive their parent's share, wording such as shown in the below example may be used.

Non-survival of beneficiary - Policies and other contracts usually contain provisions stating how a non-surviving beneficiary's share (or the entire proceeds if there is no surviving beneficiary) will be distributed in the absence of a specific instruction in the beneficiary designation. It is advisable to review such provisions at the time the beneficiary designation is made, or to include specific instructions in the beneficiary designation.

FIG. 62-2

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US97/04474

A. CLASSIFICATION OF SUBJECT MATTER

IPC(6) :G06F 17/60

US CL : 395/204, 201, 346, 962

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 395/204, 201, 346, 617, 962, 963

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

Dialog, APS

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y, E	US, 5,613,108 A (MORIKAWA) 18 June 1997, Entire Document	14, 41, 65
Y, P	US, 5,517,406 A (HARRIS et al.) 14 May 1996, Entire Document.	7, 8, 33, 58, 59
Y	US,5,410,646 A (TONDEVOLD et al.) 25 April 1995, Entire Document	1-73
Y	TUCKER, TRACEY, American Banker, v 159, n 249, 30 December 1994, "Frontiers: Investor Services Features Direct Trading on Internet", pages 14+.	2, 16-20, 22, 27, 43-47, 49, 53, 67-71, 73
Y	WALL STREET NETWORK NEWS, v 2, n 3, 16 July 1993, "Branch Support: Omaha-Based Kirkpatrick Links Five Branches with own WAN", Entire Article.	1-73

[X] Further documents are listed in the continuation of Box C. [ ] See patent family annex.

*	Special categories of cited documents:	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A"	document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
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"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&"	document member of the same patent family
"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed		

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